

SANDIA AREA SCHEDULE OF SERVICE CHARGES

Account/Check Book Balancing/Audit/Research (1 hour minimum)	\$20 per hour	Online Banking.....	FREE
Call24 (24-hour automated telephone access)	FREE	Online Bill Pay	
Check Copy.....	\$3 each	First 10 transactions	FREE
Check Printing	Varies by style and quantity	After 10 transactions.....	\$.50 each
Check Writing (Green Checking only)	\$0.50 per check	Non-Sufficient Funds (NSF)	\$9 each
Check, Temporary (free with new account).....	\$10 for 4	Overdraft (Paid NSF) ¹	\$29 each
Close Account (within 1 year of opening)	\$5	Mastercard Debit Card	FREE
Collection Item Fee	\$12 each	Debit Card, and CO-OP Network ATM Transactions	FREE
Convenience Payment/Transfer (to/from another financial institution)	\$10 each	Person-to-Person Payments (P2P)	FREE
Copy of Merchant Ticket (CU Anytime, debit card, credit card)	\$15 each	Photography Request (Debit/Credit Card)	the greater of \$50 or Cost
Credit Union Check	\$2.50 each	Processing Coin for Non-Members	10% of amount
Dormant Account (balance less than \$500, no activity for 1 year)	\$15 per mo	Replacement Plastic Card (Debit/Credit Card)	\$5 each
Electronic Statements	FREE	Repossession Redemption Fee	\$50
Electronic Transfer Domestic (wires)	\$20 each	Representative Assisted Convenience Payment	\$20 each
Electronic Transfer International (wires)	\$35 each	Returned Mail (incorrect address)	\$5 each
Escheat Processing.....	\$150	Returned Deposit Item	\$9 each
Expedited Mailing Services	Cost	Safe Deposit Box (varies by size).....	\$15 - \$75
Legal Processing (garnishment and subpoena).....	\$75 each	Drilling	the greater of \$100 or Cost
Membership Enrollment Fee	FREE	Late Fee	\$10
Mobile Banking	FREE	Replacement Key	\$10 each
Mobile Deposit.....	FREE	Statement Copy (including interim).....	\$3 each
Negative Savings Account Maintenance	\$1 per day	Stop Payment	\$29 each
Non-CU Anytime ATM Balance Inquiry/ATM Withdrawal	\$1.50 each	Transfers	
Notary	FREE	Online internal transfer to another Sandia Area account ²	FREE
		Online external transfer to an account at another financial institution	\$0.50 each
		Verification of Deposit	\$10 each
		Mastercard Foreign Transaction Fees	
		(waived for World Rewards Mastercard holders)	Up to 1%

¹An overdraft fee may be incurred when overdrawing accounts by check, ACH, debit card, and other electronic transactions. ²Other member must be enrolled in Online Banking.