

Signal Financial FCU Consumer Fee Schedule

Comprehensive fee schedule effective July 1, 2025.

FEE TYPE	FEE AMOUNT
ATM-Foreign ATM	\$1 per balance inquiry or transaction at non-Signal FCU ATMs – first four (4) fees waived each month (Bundle members receive additional fee waivers)
Bad Address – Returned mail	\$10/return
Bill Pay Payments-Expedited payment	\$34.95/item
Bundles–Signal Connect	\$10/month
Bundles–Signal Direct	\$10/month
Bundles–Signal Premium	\$25/month
Bundles–Signal Smart Plus	\$25/month
Card Expedited Fee-UPS	\$35/card
Check Copy-Deposited or cleared (credit union assisted)	\$3/item
Debit Card-Replacement	\$10/card
Debit Card-Foreign Transaction (international)	1% of each transaction
Early Account Closure (new account closed in the first 6 months)	\$25
Escheatment to State	\$50/account
Garnishments or Levies Processing	\$75/instance
Holiday Club Early Withdrawal	\$15
Inactivity-Inactive (1 year of no member-initiated activity & balance is > \$0)	\$10/month
Inactivity-Dormant (2 year of no member-initiated activity & balance is > \$0)	\$10/month
Official Check	\$7 each
Official Check Copy	\$10/item
Official Check Replacement	\$10/item
Official Check Stop Payment	\$31/item
Outgoing Domestic Wire Transfer	\$30/transfer
Outgoing Foreign Wire Transfer	\$45/transfer
Overdraft	\$32/item
Paper Statement	\$2/month
Pay-by-Phone Loan Payment	\$10/payment
Research-Legal	\$75/hour, \$75 minimum
Research-Member-initiated	\$30/30 minutes, \$30 minimum
Research-Debit Card Fraud (if research concluded no fraud)	\$35/claim
Return Deposited Item	\$32/item
Returned Item – Uncollected Funds	\$32/item
Safe Deposit Box – Drilling	\$150/instance
Safe Deposit Box – Lost Key Replacement	\$20/replacement
Skip-a-Pay	\$30/request
Special Collection Item	\$31/item
Statement Copy	\$10/statement
Stop Payment – Credit Union assisted	\$31/item
Stop Payment – Online Banking or Automated Telephone System	\$20/item
Telephone Transfer – Credit Union assisted	\$3/transfer
Visa Convenience Check Copy	\$5 each
Visa Credit Card - Replacement	\$10/card
Visa Statement Copy	\$10 each

PLEASE NOTE: All service fees are subject to change without notice. Fees and charges could reduce earnings on an account. We may change the dividend rate or checking and money market accounts after the account is opened. Your share accounts are federally insured by NCUA per account or total of all accounts with the same EIN or Tax ID.