

Signal Financial FCU Fee Schedule

Comprehensive fee schedule effective February 11, 2019. Changes are highlighted in bold.

FEE TYPE	FEE AMOUNT
ATM—Foreign ATM	\$1 per balance inquiry or transaction at non-Signal Financial FCU ATMs—first 4 fees waived each month
Bad Address—Returned mail	\$10/return
Bill Pay Payments—Any method	\$1/payment (<i>Selections members only</i>)
Bill Pay Payments—Check payment (2 business day delivery, converted to electronic payment)	\$4.95/item
Bill Pay Payments—Check payment (2 business day delivery)	\$14.95/item
Bill Pay Payments—Check payment (next business day delivery)	\$19.95/item
Bundles—Signal Connect	\$10/month
Bundles—Signal Direct	\$10/month
Bundles—Signal Premium	\$25/month
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 < \$50)	\$5/month
Inactivity—Dormant (2 years of no member-initiated activity & balance is \$50+)	\$5/month
Money Order	\$4 each
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 (available to business accounts only)	\$45/transfer
Overdraft	\$31/item
Paper Statement	\$2/month
Pay-by-Phone Loan Payment	\$10/payment
Payday Advance	\$20/application
Research—Legal	\$75/hour, \$75 minimum
Research—Member-initiated	\$30/30 minutes, \$30 minimum
Research—Debit Card Fraud (if research concluded no fraud)	\$25/claim
Return Deposited Item	\$31/item
Returned Item—Uncollected Funds	\$20/item
Safe Deposit Box—Drilling	\$150/instance
Safe Deposit Box—Lost Key Replacement	\$20/replacement
Selections—Draft Checking	\$5/month (Applies to new Selections members as of 2/11/19. Members not enrolled in Selections or a Bundle are not affected.)*
Selections—Savings	\$5/month (Applies to new Selections members as of 2/11/19. Members not enrolled in Selections or a Bundle are not affected.)*
Skip-a-Pay	\$30/request
Special Collection Item	\$31/item
Statement Copy	\$10/statement
Stop Payment—Credit union assisted	\$31/item
Stop Payment—eBanking or Teller Phone	\$20/item
Telephone Transfer—Credit union assisted	\$3/transfer
Visa Convenience Check Copy	\$5 each
Visa Gift Card	\$4 each
Visa Statement Copy	\$10 each
Visa Travel Money Reloadable Card—Issuance	\$5 each

*Selections members established before February 11, 2019 who open a new savings or checking account on or after February 11, 2019 will be assessed a \$5 monthly fee for each savings and checking account, including those opened before February 11, 2019.