



Fee and Charge Schedule

Effective August 1, 2010

This fee and charge schedule for all accounts sets certain conditions, fees and charges, applicable to your accounts at Summit Credit Union. This schedule is incorporated as part of your account agreement with Summit Credit Union. The following fees may be assessed in connection with your account.

Personal Checking Accounts

Free Checking	<ul style="list-style-type: none"> • No monthly fee; no minimum balance fee • Unlimited check writing
Dividend Checking	<ul style="list-style-type: none"> • \$3 monthly service fee if average daily balance for the month falls below \$250 • Unlimited check writing • Earn dividends on average daily balances exceeding \$25

Business/Organization Checking Accounts

Business Checking	<ul style="list-style-type: none"> • \$5 monthly service fee* • First 150 items** free • Items beyond 150 are \$0.25 each
Business Dividend Checking	<ul style="list-style-type: none"> • \$15 monthly service fee if average daily balance for the month falls below \$2,500 • First 150 items*** free • Items beyond 150 are \$0.15 each
Community Checking	<ul style="list-style-type: none"> • No monthly fee • No item** fee

* We'll waive the \$5 monthly fee if the \$1,500 average daily balance is maintained or when you have Summit's business VISA debit card and one other qualifying service. Qualifying services include: business VISA credit card, business loan or line of credit, ACH origination or merchant services.

**Each check deposited or cleared, cash deposited or withdrawn, each ACH credit or debit, each ATM withdrawal or deposit, each Debit card transaction.

VISA Debit Card/ATM Card fees

Deposits/withdrawals/transfers/inquiries at Summit ATM	Free
Signed VISA merchant purchases (no PIN entry required)	Free
Visa Debit Card annual fee	\$5 per year, per card number
Plastic replacement	\$5 per order
ATM or PIN purchase transaction fee (12 free each month)	\$1 per PIN transaction after 12
ISA Fee – International transaction fee	1% of purchase

Other fees and charges applicable to accounts

Online Banking, Teller Phone, E-Statements, Telephone Customer Service	Free
Shared branch per day usage fee (2 free per month)	\$3 per day usage fee after 2 each month
Non sufficient funds/Overdraft	\$21 per item
Overdraft transfer from another account	\$3 per transfer
Overdraft protection line of credit	No transfer fee
Stop payment	\$21 per item
Returned deposit/payment	\$5 per item
Check cashing (for members with savings only and balance of \$100 or less)	\$5 per check
Inactive account	\$9 per quarter
Dormant account	\$9 per quarter
Bill Payer	Free if at least one bill paid per month. Otherwise a \$4 monthly service fee
Check printing	Varies by style



Cashiers check	One free per day, then \$3 per check
Money order	\$2 per item
Travelers checks for individual	Free
Travelers checks for two	1% of sale
Travelers check Gift Check	\$2.50 per check
Visa Gift Card	\$3.50 (other fees may apply)
Outgoing wire transfer	\$15 per wire (domestic) \$65 per wire (foreign)
Incoming wire transfer	\$6 per wire
Western Union	Varies per wire
Directo a Mexico outgoing wire	\$10 per wire
Foreign item collection	Varies per item
Copy of paid check or deposit slip	\$3 per item
Copy of statement	\$5 per copy
Account research/reconciliation	\$25 per hour
Garnishment/Levy	\$35 per incident
Credit card replacement	\$5 per order
Returned mail fee	\$2.50
Miscellaneous fees for all business/organization accounts	
Check printing	Varies by style
Deposit bag	\$4 per bag
Locking deposit bag	\$25 per bag
Rolled coin	\$0.10 per roll
Currency	\$0.10 per strap
Returned deposit/payment/ACH	\$5 per item
Business Bill Payer	\$6.00 per month (first 20 free then \$0.50 per payment)
Safe Deposit Box fees:	
3 X 5 box	\$20 per year
5 X 5 box	\$25 per year
3 X 10 box	\$30 per year
5 X 10 box	\$50 per year
6 X 10 box	\$50 per year
10 X 10 box	\$70 per year
Lost key	\$10 replacement
Box drilling	Vendor Fee