



## Schedule of Fees



### **SEACOAST CREDIT UNION**

887 Lafayette Road - Hampton, NH 03842  
Phone (603) 926-5653 - Fax (603) 929-4001

P.O. Box 1027  
109 Epping Road - Exeter, NH 03833  
Phone (603) 418-0234 - Fax (603) 418-0239

## SCHEDULE OF FEES

This schedule for all accounts sets forth certain fees and charges applicable to Regular Shares and Share Draft Accounts.

**Effective January 1, 2010**

This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these fees.

### FEES APPLICABLE TO ALL ACCOUNTS

Overdraft Transfer Fee	\$ 5.00 per item
Money Order	\$ 2.00 per order
Traveler's Checks	\$ .50 per \$100
Traveler's Checks for Two	\$ 1.75 per \$100
Gift Checks	\$ 2.50 each
Insufficient/Uncollected items	\$ 25.00 per item
Early Pay Day Overdraft	\$ 25.00 per item
Returned Deposits	\$ 25.00 per item
Foreign Deposit Item	\$ 5.00 per item
Stop Payment – Any Item	\$ 25.00 per item
Account Print Out	\$ 2.00 per page
Excessive Inquiries by Phone (>2/week)	\$ 2.00 per inquiry
Account Research	\$ 25.00 per hour
Copy of Draft – Member Account	\$ 2.50 each
Copy of Draft – Member Account (Draft copy older than 2 years)	\$ 5.00 each
Copy of Draft – Credit Union	\$ 5.00 each
Copy of Statement	\$ 5.00 each
Returned Statement	\$ 5.00 per month/ unlimited
Returned e-Statement	\$ 2.50 per month/ unlimited
Image Statements	\$ 5.00 per month
Account Closed or Account Reopened (Either action within 30 days of each other)	\$ 25.00
ACH NOC's (After 1st time)	\$ 5.00
ACH Origination	\$ 5.00 per month/ unlimited
Replace Lost Debit Card (After 1st time)	\$ 20.00 each
Replace Lost PIN (After 1st time)	\$ 20.00
Coin Processing (after \$100.00)	5% of Total
Bill Payer	\$ 5.00 per month*

\*Fee waived with enrollment in 3 or more designated products.

- Share Draft printing fees will vary with size and style of order.
- You will not be notified of changes to Share Draft printing fees.
- You may ask for temporary drafts at \$2.00 per page in excess of 4 drafts.

### ATM (At a non-Seacoast owned ATM)

Any Transaction	8 Free a month
After 8 in one month	\$ 1.00 per item

### OTHER

Loan Application Fee	\$ 25.00 (if approved)
Wire Transfer	
Incoming (International Only)	\$ 25.00 each
Outgoing (Domestic Only)	\$ 25.00 each
Incoming (Domestic Only)	\$ 5.00 each

### NON MEMBER FEES

Cash Advances	3% of amount advanced
Check Cashing on SCU (Maximum \$25.00)	2% of check amount
ATM Surcharge	\$ 2.00 per transaction



This credit union is federally insured by the National Credit Union Administration

Deposits Insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act