



## Fee and Charge Schedule Effective November 18, 2011

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

### Business/Organization Checking Accounts

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

\* 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\*\*Each check deposited or cleared, cash deposited or withdrawn, each ACH credit or debit, each ATM withdrawal or deposit, each Debit card transaction.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 checking account |
| 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   | \$25 per item   |
| Overdraft transfer from another account                                    | \$5 per transfer  |
| Overdraft protection line of credit  | No transfer fee   |
| Stop payment   | \$25 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   | \$5 per month   |
| Dormant account  | \$5 per month   |
| Bill Payer   | Free if at least one bill paid per month. Otherwise a \$4 monthly service fee |
| ZashPay  | \$0.50 per outgoing payment   |
| A2A  | \$2.00 per outgoing payment   |
| Same Day Bill Pay  | \$9.95 per payment  |
| Overnight Check Delivery   | \$14.95   |

|                |                 |
|----------------|-----------------|
| Check printing | Varies by style |
|----------------|-----------------|



|   |  |
|---|--|
| Cashiers check  | \$3 per check  |
| Money order   | \$3 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                                    | \$18 per wire (domestic)<br>\$65 per wire (foreign)      |
| Incoming wire transfer                                    | \$10 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  | \$50 per incident  |
| Credit card replacement                                   | \$5 per order  |
| Returned mail fee   | \$5 per month  |
|   |  |
| 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) |
| ZashPay   | \$0.50 per outgoing payment                              |
| A2A   | \$2.00 per outgoing payment                              |
| Same Day Bill Pay   | \$9.95 per payment                                       |
| Overnight Check Delivery                                  | \$14.95  |
|   |  |
| Safe Deposit Box fees:                                    |  |
| 3 X 5 box   | \$30 per year  |
| 5 X 5 box   | \$35 per year  |
| 3 X 10 box  | \$40 per year  |
| 5 X 10 box  | \$60 per year  |
| 6 X 10 box  | \$60 per year  |
| 10 X 10 box   | \$80 per year  |
| Lost key  | \$20 replacement   |
| Box drilling  | Varies   |