



# FEE SCHEDULE

Effective April 1, 2024

## ATM / Visa Debit Card

ATM Deposit Correction .....	\$10.00 per check
Card Replacement .....	\$5.00 per card
Courtesy Pay (requires your opt-in, for HomeFREE Checking™Accounts only)	
Items \$0.01 - \$0.99 .....	No fee
Items \$1.00 - \$4.99 .....	\$1.00 per presentment
Items \$5.00 - \$9.99 .....	\$7.00 per presentment
Items \$10.00 - \$29.99 .....	\$14.00 per presentment
Items \$30.00+ .....	\$28.00 per presentment
International Service Assessment .....	Pass through fees (foreign transaction)
Non-SESLOC and Non-CO-OP ATM .....	\$2.00 per transaction
Point of Sale Purchase .....	No fee <sup>1</sup>
SESLOC Proprietary and CO-OP ATMs.....	No fee
Ship to Alternate Address .....	\$10.00 per card
Transaction Receipt Copy .....	\$3.00 per receipt

## Cashier's Check

Members .....	\$3.00 per check
Stop Payment (lost/stolen) .....	\$20.00 per order

## Checking / Bill Pay / Electronic Transaction (ACH)

Check Orders .....	Cost based on selection
Collection Item.....	Pass through fee + \$35.00 per item
Courtesy Pay	
Items \$0.01 - \$0.99 .....	No fee
Items \$1.00 - \$4.99 .....	\$1.00 per presentment
Items \$5.00 - \$9.99 .....	\$7.00 per presentment
Items \$10.00 - \$29.99 .....	\$14.00 per presentment
Items \$30.00+ .....	\$28.00 per presentment
Non-Member Check Cashing .....	\$5.00 per check
Overdraft from Share Savings or Money Market Account ..	\$3.00 per transfer <sup>2</sup>
Returned for Non-Sufficient Funds (NSF) .....	\$28.00 per presentment <sup>2</sup>
Stop Payment - Draft or ACH (new or renewal) .....	\$20.00 per order

## Statements

Paper statement .....	\$2.00 per statement <sup>3</sup>
eStatement.....	No fee

## Copies

Account History Printout .....	\$2.00 per request
Cashier's Check .....	\$3.00 per check <sup>2</sup>
Deposited Item .....	\$3.00 per item
Other Credit Union Item .....	\$3.00 per item
Share Draft - Online .....	No fee
Share Draft - 2 Free Per Month, Then .....	\$3.00 per draft
Statement Copy - Online .....	No fee
Statement Copy.....	\$5.00 per statement

## Facsimiles

Facsimile Transmission .....	First page \$3.00
Each additional page .....	\$1.00

## Foreign Checks

Item Returned .....	Pass through fee + \$20.00 per item <sup>4</sup>
Item Processing - Non-Collection....	\$35.00 shipping fee + \$20.00 per item <sup>4</sup>
Item Processing - Collection .....	\$35.00 shipping fee + \$35.00 per item <sup>4</sup>

## IRA Accounts

Fund Transfers to Another Institution .....	\$15.00 per transfer
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## Loan Payment – EasyPay

ACH Payment .....	No fee
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## Membership

New Account Membership Fee .....	\$5.00
Inactive Account Fee .....	\$3.00 per month <sup>5</sup>

## Notary

SESLOC Document .....	No fee
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## Returned Payment or Deposit

Returned Items .....	\$20.00 per item
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## Research / Reconciliation / Legal

Account Reconciliation .....	\$10.00 per hour
Account Research .....	Document cost + \$20.00 per hour
Collateral Protection Insurance .....	\$25.00 per placement <sup>6</sup>
Escheat Notice .....	\$2.00 per notice
Legal Process - Levy / Garnishment .....	\$75.00 per notice
Locator Fee (outdated address) .....	\$3.00 per address
Repossession Processing .....	Outside agency fee + \$100.00 per vehicle

## Verification of Deposit

Deposit Verification for Other Institutions .....	\$10.00 per request
Deposit Verification - Rush .....	\$25.00 per request

## Wire Transfers

Incoming Wire.....	No fee
Outgoing Domestic Wire .....	\$25.00 per wire

1. Merchant surcharges and fees cannot be waived.
2. Fee is waived for Basic Checking accounts.
3. Fee is waived for HomeFREE Checking accounts.
4. Plus any pass through processing fees charged by paying institution.
5. For memberships with no transactions for more than 12 months, account balances less than \$200.00 total, and no other services being used.
6. Plus cost of insurance.

**(805) 543-1816 ♦ SESLOC.ORG**



SESLOC Credit Union reserves the right to change this Fee Schedule at any time. You will be notified as required by law of any changes in fees charged to your account(s). Refer to [sesloc.org](http://sesloc.org) or visit any branch office for the most current Fee Schedule. Federally insured by NCUA, a U.S. Government Agency.

	BASIC CHECKING	HOMEFREE CHECKING
Monthly Maintenance Fee	NONE	NONE
Overdraft from Share Savings or Money Market Account	NONE	\$3.00 per transfer
Returned for Non-Sufficient Funds (NSF)	NONE	\$28.00 per presentment
Courtesy Pay (requires opt-in)	Not eligible for Courtesy Pay	Items \$0.01 - \$0.99, No fee Items \$1.00 - \$4.99, \$1.00 per presentment Items \$5.00 - \$9.99, \$7.00 per presentment Items \$10.00 - \$29.99, \$14.00 per presentment Items \$30.00+, \$28.00 per presentment
Cashier's Check	NONE	\$3.00 per check
Paper Statement	\$2.00 per statement	NONE
eStatement	NONE	NONE