

**SUNSTATE FEDERAL CREDIT UNION
CONSUMER FEE SCHEDULE
EFFECTIVE OCTOBER 1, 2009**

MEMBERSHIP & ACCOUNTS

Account closing (If account is closed within 90 days after opening.)	\$20.00
Account research and balancing assistance per hour	\$25.00 (minimum \$25.00)
Check by Phone fee (Not using Money\$Line)	\$15.00
Copy of draft (or other transaction slip)	\$5.00
Copy of statement	\$5.00
Deposit verification (per membership account / per request)	\$10.00
Deposited items returned unpaid	\$10.00
Dormant account fee (each quarter)	\$30.00
An account is considered dormant when no member initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years or older and has less than \$100.00 on deposit (all share and certificate account(s)) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loan, share certificate, IRA, or Visa. Fee will be applied against regular share account.	
Fax:	
Local	\$1.00
Long distance	\$3.00
Extra pages (each)	\$0.50
Foreign deposit or collection item processing	\$5.50
Fresh Start Checking (share draft account) (each month)	\$8.00
Garnishments, levies, tax liens	\$100.00
HOME\$BANKING BillPayer (Service will be cancelled after two months of inactivity)	No charge
Interest-bearing share draft (checking) account below required daily balance at month end	\$5.00
Money market account below required daily balance (each month)	\$10.00
Manual processing of share draft or other electronic item	\$10.00
Non-Sufficient Funds (NSF) / Courtesy Pay Fees NSF (returned item) fee (each)	\$35.00
Courtesy Pay (paid item) fee for share draft or electronic item (each) (Credit union has no obligation to make any courtesy payment.)	\$35.00
Returned item re-presentation (per Item)	\$6.00
Reg D (Excessive transactions related to Regulation D limitations) (Per item in excess of 6 transfers/withdrawals per statement cycle.)	\$10.00
Share draft printing (Two free boxes per year for SFCU-defined check styles)	Fee based on style of draft
Regular share account balance below par value (\$5.00) at month end (each month)	\$5.00
Interim statement	\$5.00
Mail	
Next day mail delivery	Actual charges paid
Returned mail	\$15.00

Continued on reverse side.

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Continued on reverse side.

Safe deposit box rental (annual fees):	
3 x 5	\$35.00
5 x 5	\$45.00
3 x 10	\$55.00
5 x 10	\$70.00
6 x 10	\$73.00
7 x 10	\$80.00
10 x 10	\$90.00
Safe deposit box key deposit	\$4.00
Stop payments (all items)	\$30.00
Wire Transfers	
Domestic wire transfer (outgoing)	\$30.00
Late domestic wire transfer (outgoing)	\$35.00
Foreign wire transfer (outgoing)	\$50.00
Wire transfer (incoming)	\$15.00
Visa gift card	\$3.50
Visa gift card replacement	Actual charges by Visa

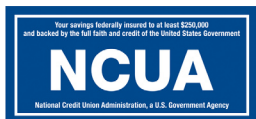
ATM

You may make one ATM transaction per month without charge. All other transactions will be charged as follows:

Point of Sale transactions	No charge
ATM transaction at ATM owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	No charge
Cash withdrawal at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$1.75
Transfer funds at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
ATM deposit adjustment	\$5.00
ATM & Visa Check Card international service fee	1.00%
Replace ATM card	\$10.00
Rush ATM card replacement	Actual charges paid
Replace Visa Check Card (First card replacement free)	\$15.00
Rush Visa Check Card replacement	Actual charges paid

TELLER COUNTER ITEMS

Cashier's check	\$5.00
Coin handling	4% of deposit
Credit Union check (payable to other than member)	\$3.00
Money order	\$5.00
Non-member check negotiation (each check)	2% of face value, minimum \$5.00
Traveler's Checks for one	\$1.00 per \$100.00
Traveler's Checks for two	\$2.00 per \$100.00



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3 x 10	\$55.00
5 x 10	\$70.00
6 x 10	\$73.00
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Safe deposit box key deposit	\$4.00
Stop payments (all items)	\$30.00
Wire Transfers	
Domestic wire transfer (outgoing)	\$30.00
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Wire transfer (incoming)	\$15.00
Visa gift card	\$3.50
Visa gift card replacement	Actual charges by Visa

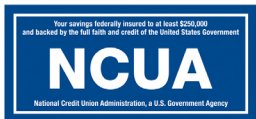
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Point of Sale transactions	No charge
ATM transaction at ATM owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	No charge
Cash withdrawal at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$1.75
Transfer funds at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
ATM deposit adjustment	\$5.00
ATM & Visa Check Card international service fee	1.00%
Replace ATM card	\$10.00
Rush ATM card replacement	Actual charges paid
Replace Visa Check Card (First card replacement free)	\$15.00
Rush Visa Check Card replacement	Actual charges paid

TELLER COUNTER ITEMS

Cashier's check	\$5.00
Coin handling	4% of deposit
Credit Union check (payable to other than member)	\$3.00
Money order	\$5.00
Non-member check negotiation (each check)	2% of face value, minimum \$5.00
Traveler's Checks for one	\$1.00 per \$100.00
Traveler's Checks for two	\$2.00 per \$100.00



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3 x 5	\$35.00
5 x 5	\$45.00
3 x 10	\$55.00
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Safe deposit box key deposit	\$4.00
Stop payments (all items)	\$30.00
Wire Transfers	
Domestic wire transfer (outgoing)	\$30.00
Late domestic wire transfer (outgoing)	\$35.00
Foreign wire transfer (outgoing)	\$50.00
Wire transfer (incoming)	\$15.00
Visa gift card	\$3.50
Visa gift card replacement	Actual charges by Visa

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Point of Sale transactions	No charge
ATM transaction at ATM owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	No charge
Cash withdrawal at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$1.75
Transfer funds at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
This fee will be applied against the originating account.	
Balance inquiry at ATM other than ATMs owned or operated by SunState FCU, Presto, or units designated as "No SUR" by Accel/Exchange Network ATMs	\$0.75
ATM deposit adjustment	\$5.00
ATM & Visa Check Card international service fee	1.00%
Replace ATM card	\$10.00
Rush ATM card replacement	Actual charges paid
Replace Visa Check Card (First card replacement free)	\$15.00
Rush Visa Check Card replacement	Actual charges paid

TELLER COUNTER ITEMS

Cashier's check	\$5.00
Coin handling	4% of deposit
Credit Union check (payable to other than member)	\$3.00
Money order	\$5.00
Non-member check negotiation (each check)	2% of face value, minimum \$5.00
Traveler's Checks for one	\$1.00 per \$100.00
Traveler's Checks for two	\$2.00 per \$100.00

