

Effective September 12, 2016

Money Market Account Fees	
Account Withdrawal Fee	\$ 10.00 per withdrawal after four withdrawals per month
Share Draft Account Fees	
Overdraft Fee	\$ 10.00 per item if SVFCU transfers money from savings to cover overdraft
Redeposited Item Fee	\$ 15.00
Return Item Fee	\$ 30.00
Stop Payment Check Fee	\$ 20.00
Stop Payment ACH Transaction	\$ 20.00
Check Fees	Prices may vary depending on style
Check Copy Fee	\$ 4.00 per copy
Negative Balance Charge	\$ 30.00
Courtesy Pay Charge	\$ 30.00
Bad Address Fee	\$ 5.00 a quarter
Paper Statement Fee	\$ 2.00 per month per account
Other Service Fees	
Account Reconciliation Fee	\$ 10.00 per hour (first time free)
Statement Copy	\$ 5.00
Outgoing Wire Transfer Charge (Domestic)	\$ 25.00
Outgoing Wire Transfer Charge (Foreign)	\$ 45.00
Incoming Wire Transfer Fee	\$ 15.00
Returned Wire for incorrect information	\$ 20.00
Visa Debit/Credit Card Replacement Fee	\$ 20.00 per account \$ 50.00 per account the second time
Visa Debit Card 3 Day Rush Delivery	\$ 80.00 per card
IRA Transfer Fee	\$ 25.00 each transfer
Foreign Currency Transaction Fee	\$ 20.00 each request
UPS/FedEx Fee	\$ 20.00 each request
Dormant Account Fee	\$ 50.00 each account
Inactive Account Fee	\$ 5.00 each quarter
Garnishment or Levy Fee	\$ 50.00 per occurrence
Loan Servicing Fees	
Duplicate Lien Release Fee	\$ 30.00 each request
Installment Loan Modification	\$ 50.00 per loan
Mortgage Subordination Fee	\$ 150.00 per mortgage
Coupon book replacement	\$ 10.00 each time
Skip a Payment Fee	\$ 35.00 per request
Gap Insurance	\$ 235.00 per policy
Late Charge	\$ 25.00 each month per loan
Mortgage Modification Fee	\$ 150.00 per mortgage
Mortgage Payoff Processing Fee	\$ 25.00 per mortgage