1. **Account Monthly Service Fees**

   **SAFE Freedom Monthly Service Fee**: No Charge
   - Waived for Capitol Club, members under age 21.
   
   **Perfect Cents Checking®** ......................................................... $5.00
   - Waived with eStatements and either 10 or more debit and/or credit card purchases per month or direct deposits totaling $500 or more per month. Waived for Capitol Club and members under age 21.
   - Waived if minimum daily balance equals $1,000 or more, or combined average daily deposit and loan balance equals $5,000 or more. Waived for Capitol Club and Premier Club.

   **SAFE Prestige Checking** ............................................................ $8.00
   - Waived with eStatements and one of the following: $2,000 minimum daily balance, combined $4,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.

   **SAFE Capitol Checking** .............................................................. No Charge
   - Waived with eStatements and one of the following: $2,000 minimum daily balance, combined $4,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.

   **Business Value Checking** .......................................................... $10.00
   - Waived with eStatements and one of the following: $2,000 minimum daily balance, combined $4,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.

   **SAFE Prestige Checking** ............................................................ $8.00
   - Waived with eStatements and one of the following: $2,000 minimum daily balance, combined $4,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.

   **Business Value Checking Per Check Charge** .......................... $0.25
   - Waived for the first 50 checks cleared per month.

   **Business Checking** ........................................................................ $15.00
   - Waived with eStatements and one of the following: $5,000 minimum daily balance, combined $10,000 average daily deposit and business loan balances, or SAFE Visa® Business Credit Card.

   **Business Checking Per Check Charge** ....................................... $0.25
   - Waived for the first 100 checks cleared per month.

   **Money Market** (personal and business) ...................................... $12.00
   - Waived if average daily balance equals $2,000 or more.
   - Waived for Capitol Club on personal accounts.

   **Savings Account Low Balance** .................................................. up to $5.00
   - Waived if average daily balance equals $2,000 or more.
   - Waived for Capitol Club on personal accounts.

   **Overdraft Services & Non-Sufficient Funds (NSF)**

   **Overdraft Protection Plan Transfers & Advances** ...................... No Charge
   - Transfers or advances from any qualified account or line of credit for payment of any type of checking account debit (payment) transaction.

   **Courtesy Pay (Paid NSF) Overdrafts**
   - Charged if we pay the following checking transactions against insufficient funds: checks, Automated Clearing House (ACH) items, Online Banking Bill Pay, and other transactions made using your checking account or debit card number, plus only if you opt in, ATM transactions or everyday debit card transactions. Maximum of 1 fee per day when we pay an overdraft transaction based on ledger balance in your checking account at the end of the day (refer to table below).

   **Returned NSF Items** ............................................................... $30.00 each / $60 per day max
   - Charged if we return any ACH debit (payment) or SAFE check (including Checking, Money Market, or Credit Line checks) unpaid because the account or credit line does not have sufficient **available** funds or credit to cover it. More than one Returned NSF fee may be charged if the same check or ACH item is presented against insufficient funds more than once.

   Refer to the Member Handbook for explanations of ledger balance and available balance.

   **Paper Statement**
   - Charged each month a paper statement is generated ............. $2.00
   - Waived for Capitol Club, members under age 21, and members age 65 and older.

   **Account Reconciliation/Research**
   - Account Statement or Printout (per statement copy) ...................... $5.00
   - Research (per hour) ...................................................................... $25.00
   - Account research above and beyond that required for normal account maintenance. Minimum charge is $25.

   **Photocopies**
   - Official Check ............................................................................. $5.00
   - **SAFE Check**
     - First two per statement ......................................................... No Charge
     - Each additional ................................................................. $5.00
     - Expedited copy .................................................................. additional $5.00
   - Deposited Check with receipt .................................................. $5.00
   - Without receipt ........................................................................ additional $5.00
   - Other Documents ....................................................................... $5.00

   **Notary**
   - Per signature ............................................................................. $15.00
   - SAFE Credit Union Documents .................................................. No Charge
   - Capitol Club; Premier Club; SAFE Prestige Checking............ No Charge

   **ATM Card/Debit Card**
   - Replacement Card ................................................................. $10.00
   - Waived for Capitol Club, Perfect Cents Checking, and SAFE Prestige Checking.

   **Express Replacement Card** ...................................................... $25.00
   - Co-op ATM Transactions .......................................................... No Charge
   - Non-Co-op ATM Transactions .................................................. $2.00
   - Includes withdrawals, Quick Cash advances, transfers, and inquiries. Waived for Capitol Club.

   **Point-of-Sale (POS) Transactions** .............................................. No Charge
   - A fee may be charged by the POS provider.

   **Foreign Transaction Fee** ......................................................... up to 1% of transaction amount plus any surcharges assessed by ATM owner.

   **SAFE Security Camera Photo (each)** ....................................... $5.00
   - ATM Deposit Adjustment .......................................................... $10.00
8. Official Checks
Official Check ................................................. $5.00
Payable to an account owner for $1,000 or more No Charge
Capitol Club ......................................................... No Charge
Exchange of a SAFE Check ....................... $5.00
Refund/Replacement ....................................... $30.00
Expedited Tracked Delivery ..................... at cost

9. Other Fees
Address Locator ................................................. $5.00
Collection Items ............................................. at cost or minimum $20.00
- Incoming and outgoing
Especiat Notice ................................................. $2.00
Levy, order to withhold, garnishment, tax lien, or other legal process
issued against an account................................ $75.00
Loss or damage to SAFE property.............. replacement cost
Membership Entrance .......................... $25.00
- Waived upon meeting credit union criteria.
Personalized Check Orders ................................ prices vary
- SAFE Prestige Checking, Capitol Club, and Premier Club:
  Free standard SAFE checks or $10 off any personal check
  style. Limited to 1 box or discount per calendar year.
  Shipping may not be included.
Returned Deposit or Loan Payment ........ $15.00
Stop Payment (check, ACH) ................... $30.00
Verification of Deposit .................................. $15.00

10. Wire Transfers
Incoming
- Domestic ......................................................... No Charge
- International ............................................. at cost or minimum $10.00
Outgoing
- Domestic ...................................................... $25.00
- International ............................................. at cost or minimum $40.00
- Wire Trace .................................................. at cost or minimum $35.00

11. MyDeposit Business Service
Set Up Service ................................................. No Charge
- User must provide scanner.
Third-Party Scanner Installation Assistance .... at cost
Monthly Service ................................................ $50.00
- Includes monthly service for 1 scanner. User must provide
  and maintain all equipment.
Each Additional Scanner (monthly) ........... $25.00
Per Item/Check ................................................ No Charge
Early Termination (within 2 years) .............. $250.00

12. Safe Deposit Boxes
Annual Rental Fees (see table):

<table>
<thead>
<tr>
<th>Box Size</th>
<th>Annual Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>2x5</td>
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</tr>
<tr>
<td>3x5</td>
<td>$40.00</td>
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<tr>
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<td>$140.00</td>
</tr>
<tr>
<td>10x11</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

- Capitol Club members are entitled to a free 2x5 or 3x5, or
equivalent discount.
Other Safe Deposit Box Fees:
Replacement Key ............................................... $15.00
- Other key must be surrendered.
Late Rental Payment .......................................... $10.00
- Charged when payment is 30 days delinquent.
Drilling Safe Deposit Box .................................... $150.00

13. Coin Counting Machine
Members ..................................................... 3% of transaction amount
- Waived up to $250 per month for deposits to minor accounts
  (under age 18) and Capitol Club.
Non-Members ................................................ 8.9% of transaction amount
Select eCertificate or charitable donation ........ No Charge

14. Loan Fees
Refer to real estate, consumer, business, and credit card agreements
for loan fees.