

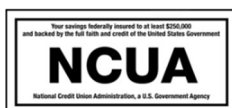
Shell Federal CREDIT UNION

Consumer Account Fee Schedule

Effective Date: 07/01/2023

Credit Union Membership		Collection Item	
Membership Share	\$ 5.00 par value	Incoming Domestic or Foreign Collection Item	\$10.00 per item
Share Account Fees		Outgoing Domestic	\$10.00 per item
Christmas Club – Early Withdrawal	\$5.00 per withdrawal	Collection Item	
iSave Withdrawal	\$5.00 over one per quarter	Outgoing Foreign	\$20.00 per item
Return Mail (Bad Address)	\$5.00 per month(refundable)	Electronic Funds Transfer Fees	
Checking Account Fees		Non Proprietary ATM withdrawal/transfer	\$1.00 per transaction* *additional fees may be charged by ATM owner
Returned Check – self to self	\$25.00 per presentment ₁	Rush Order – Debit Card	\$25.00 for card
Returned Check – third party	\$ 5.00 per presentment ₁	Debit Card Replacement	\$ 5.00 per card
Stop Payment	\$25.00 per request	ATM Card Replacement	\$ 5.00 per card
Check Printing	Prices vary depending on style	VISA Transaction Receipt	\$20.00 each
Monthly Service Fee	No Charge	Safe Deposit Annual Rental	
Money Market Account Fees		3" X 5"	\$15.00
Over 3 checks per month	\$15.00 per check	3" X 10"	\$30.00
Boost Checking Account Fees		5" X 10"	\$40.00
Monthly Service Fee	\$10.00 per month	10" X 10"	\$65.00
Wire Transfers		Loss of one(1) key	\$30.00
Wire transfer (outgoing)	\$15.00 per transfer	Drilling of Box	Fee assessed by vendor
Western Union wires (at participating branches only)	Varies by destination	Late Payment	\$10.00
Wire transfer CU to CU	\$ 5.00 per transfer	Non-Member Fees	
International Wires (Outgoing)	\$35.00 per transfer	Coin Machine	20% of amount redeemed
Other Service Fees (applicable to all accounts)		Notary Service	\$6.00
Account Reconciliation/Research	\$15.00 per hour	Gift Cards	
Statement copy	\$ 2.00 per statement	VISA Gift Card	\$ 2.00 per card
Legal Processes – Levies, Liens, Garnishments	\$25.00	Lost/Stolen Card	\$ 5.00 per card
Inactivity after 12 months on accounts with balance > \$100	\$ 5.00 per month(refundable)	Inactivity Fee	\$ 2.95 per month after 12 consecutive months of inactivity
Money Order	\$0.50 per money order	ePayments Portal	
Cashier's Check	\$1.00 per check	ACH or Debit Card Payment	\$10.00 per transaction
Check Copy	\$3.00 per item	Bill Pay Fees	
Stop Payment on CU Issued Check	\$25.00 per item	Stop Pay	\$25.00 per item
International Wire Return	\$25.00 per item	Rush Payment - Next Day	\$34.95 per item
ACH Return	\$25.00 per presentment ₁	Rush Payment - 2nd Day	\$29.95 per item
Stop Payment on ACH item	\$25.00 per item	Electronic Delivery - 2nd Day	\$ 6.95 per item
Fedex Check withdrawal	\$15.00 per check	Gift Payment	\$ 2.99 per item
Credit Union Check	\$1.00 per check	Charitable Donation	\$ 1.99 per item
Uncollected Funds	\$25.00 per presentment ₁	Super Senior Accounts	
Insufficient Funds (NSF)	\$25.00 per presentment ₁	(Primary Owners Age 55+)	
(Also known as Overdraft Privilege fee, if applicable)		Four complimentary boxes of checks per year	Free Cashier's Checks Free Money Orders
Overdraft Tolerance fee/Courtesy Pay	\$25.00 per presentment ₁	10% discount on safe deposit boxes	10% discount on wire transfers

Federally Insured by NCUA



₁ A fee will be assessed each time a [check, ACH, recurring debit card transaction or debit transfer request] is presented or payment is otherwise requested.

The rates appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Rate and Fee Schedule. If you have any questions or need current rate and fee information please call us at 713-844-1100.