

# Fee Schedule



## FREE SERVICES FOR MEMBERS

ATM Deposits	eUpdates	Medallion Signature Guarantee
Coin Counter	Mobile Banking	Online Access Check Copy
Replacement PIN	Mobile Debit Card Controls	VISA Check Card
ET Audio Response	Remote Deposits	Notary
Online Bill Pay	Account History	Financial Counseling
e-Statements	Loan Payment History	Check Copies online

## CHECK FEES

## FEE

Spectra FCU Checks	<b>1<sup>ST</sup> BOX FREE</b>
Other checks	\$27.24 and up
Retuned Check Fee	\$30
Returned Deposit	\$10.00
Stop payments (check, check series, or ACH)	\$20.00
Check Copies on Microfile	\$1.00 each

## ACCOUNT FEES

## FEE

ATM withdrawals per month	<b>10 FREE</b> then \$1.00 each
Paper Statements	\$1.00 per month
Replacement/Extra Debit/ATM card	\$5.00
Inactive account fee	\$5.00 per month
Overdrawn Account Fee	\$30.00 per transaction
Garnishment/Levy Processing	\$100 each
Payments by non Spectra FCU credit cards	\$3.50 - \$301.00

## SERVICES

## FEE

Certified/Official Checks	\$5.00 each
Money Order	\$2.00 each
Wire Transfers	
-- Domestic	\$20 each
-- Foreign	\$40 each
Account research	\$15 an hour
Skip a Pay	
-- Online	\$25 per payment
-- In person	\$35 per payment
Loan subordination	\$100