Scient Federal Credit Union
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Tel: 877 860 MYCU
www.scientfcu.org

FEES AT A GLANCE

This summary explains the fees and key terms of your Scient Federal Credit Union accounts. For information and available options to avoid fees, visit one of our service centers, contact us at 877 860 6928 or visit www.scientfcu.org.

Electronic Services Fees	
Bill Payment Merchant Processor Non-Sufficient Funds (NSF)/Uncollected Funds (UCF)	$25.00 per item
Bill Payment Stop Payment	$20.00 per item
Share Account Fees	
IRA Transfer to Another Custodian	$30.00 per transfer
Share Savings Overdraft Transfer (transfer to Checking/Share Draft account)	$7.00 per transfer
Checking/Share Draft Account Fees	
Monthly Service Charge	$5.00 per month, or Free with eStatements or if primary account owner is under age 18 or over age 65
Monthly Service Charge for Checking Plus Share Draft Account	$5.00 per month if the monthly average balance is less than $1,000.00
Check Printing	Free first order of standard checks with new account, then At cost, or free for members age 60+
Copy of Share Draft	$3.00 per item
Account Fees (all accounts)	
Account Closure	$5.00 if closed within six (6) months of account opening
Automated Clearing House (ACH) Origination	$2.00 per item
Coin Counting (loose coin)	3% of total amount
Collection Item	Cost + $30.00 per item
Copy of Official Check	$3.00 per item
Credit Union Lifetime Membership Share	$5.00 par value
Escheated Account	$5.00 per account
Express Mail	$30.00 minimum
Fax Service	$1.00 per page
Inactive/Dormant Account	$5.00 per month *(after 6 months of inactivity and if account balance is under $200.00)*
Invalid Tax Identification Number (TIN)	$10.00 *(IRS fees also apply)*
Levies and Legal Process	$25.00 each
Notary Services	$5.00 for non-members
Non-Sufficient Funds (NSF)/Uncollected Funds (UCF) / Privilege Pay *(Any transaction, including ATM withdrawals, Checks, ACH Transactions, One-time Debit Card Transactions, Online Bill Pay items, Online Banking Transfers, Recurring Debit Card Transactions, Telephone Banking, Teller Transactions)*	$38.00 per presented item, whether paid or returned
Official Check	$5.00 per check, or Free for members age 60+
Research Assistance	$50.00 per hour *(One hour minimum)*
Returned Deposit Item	$15.00 per item
Statement Copy	$20.00 per official statement copy $5.00 per transaction history printout
Stop Payment	$32.00 per item
Undeliverable Statement	$5.00 per returned item
Verification of Deposit (VOD)	$10.00 per request
Wire transfers (domestic)	$15.00 per transfer (incoming) $25.00 per transfer (outgoing)
Wire transfers (foreign)	$15.00 per transfer (incoming) $45.00 per transfer (outgoing)

Fees in effect as of May 4, 2020. This fee schedule supersedes any previous

ATM/Debit Card Fees	
ATM Transactions	First five (5) per month free, then $1.00 each Scient Federal Credit Union ATMs are free for members
Card Replacement	$15.00 each
Loan Fees	
FastPay/Electronic Funds Transfer (EFT) Loan Payment at www.scientfcu.org/fastpay	ACH payments are made free of charge. Payments made with a debit or credit card will be assessed the following fee based on payment amount: $0.00 - $50.00 $5.00 per transaction $50.01 - $200.00 $10.00 per transaction $200.01 - $500.00 $15.00 per transaction $500.01 - $750.00 $25.00 per transaction $750.01 and greater $30.00 per transaction
Lien Release	$25.00 title and/or real estate
Loan Payment by Phone (fee assessed by payment amount)	ACH payments are made free of charge. Payments made with a debit or credit card will be assessed the following fee based on payment amount: $0.00 - $50.00 $5.00 per transaction $50.01 - $200.00 $10.00 per transaction $200.01 - $500.00 $15.00 per transaction $500.01 - $750.00 $25.00 per transaction $750.01 and greater $30.00 per transaction
Loan Modification fee	$50.00
Mortgage Discharge Preparation	$25.00
Mortgage Modification	$750.00
Replacement Loan Coupon Book	$5.00 per replacement book
Returned Loan Payment	$15.00 per payment returned
Skip-A-Pay	$50.00 per month, per loan *(Restrictions apply. Contact us for details.)*