Shell Federal CREDIT UNION

Consumer Account Fee Schedule

Effective Date: 6/24/2016

Credit Union Membership

Membership Share	$5.00 par value

Share Account Fees

Christmas Club Early Withdrawal	$5.00 per withdrawal
iSave Withdrawal	$5.00 over one per quarter
Return Mail	$5.00 per month (refundable)

Checking Account Fees

Returned item (self to self)	$25.00 per item
Returned item (third party)	$5.00 per item
Stop Payment	$25.00 per request
Check Printing	prices vary depending on style
Monthly service fee	no charge

Money Market Account Fees

Over 3 checks per month	$15.00 per check

Boost Checking Account Fees

Monthly service fee	$10.00 per month

Wire Transfers

Wire transfer (outgoing)	$15.00 per transfer
Western Union (at participating branches)	varies by destination
Wire Transfer (CU to CU)	$5.00 per transfer
International Wires (outgoing)	$35.00 per transfer

Bill Pay Fees

Stop Pay	$25.00 per item
Rush Payment - Next Day	$14.95 per item
Rush Payment - 2nd Day	$9.95 per item
Gift Payment	$2.99 per item
Charitable Donation	$1.99 per item

Other Service Fees (applicable to all accounts)

Account Reconciliation / research	$15.00 per hour
Statement Copy	$2.00 per statement
Legal Processes – levies, liens	$25.00
Inactivity after 12 mos on accts with bal. >$100	$5.00 per mo(refundable)
Money Order	$0.50 per money order
VISA Gift Card	$2.00 per gift card
Cashier's Check	$1.00 per check
Mail withdrawal check	$1.00 per check
Photocopy original check	$3.00 per item
Stop payment on Corp or Cashier's check	$25.00 per item
ACH Return	$25.00 per item
Stop Pymt on ACH item	$25.00 per item
FedEx Check Withdrawal	$15.00 per check
Credit Union Check	$1.00 per check
Uncollected funds	$25.00 per item
Insufficient funds (NSF)	$25.00 per item
(also known as Overdraft Privilege fee, if applicable)	
Overdraft Tolerance fee/ Courtesy Pay	$25.00 per item
Collection Item Incoming domestic or foreign	$10.00 per item
Collection Item Outgoing domestic	$10.00 per item
Collection Item Outgoing foreign	$20.00 per item

Electronic Funds Transfer Fees

Non proprietary ATM withdrawal/transfer	$1.00 per transaction
Rush Order Debit Card	$25.00 for card
Debit Card Replacement	$5.00 per card
ATM Card Replacement	$5.00 per card
MC Check Card Chargeback	$30.00 for good charge
Receipt copy of MC Check Card Transaction	$18.00 each

Safe Deposit Annual Rental

3" x 5"	$15.00
3" x 10"	$30.00
5" x 10"	$40.00
10" x 10"	$65.00
Loss of one (1) key	$30.00
Drilling of Box	$287.84
Late Payment	$10.00

Non-Member Fees

Coin Machine	20% of amount redeemed
Notary Service	$6.00

Travel Cards (Reloadable Cards)

Travel Card	$5.00 per card
Companion Card	$2.00 per card
Reload at CU	$3.00 per reload
Reload through Direct Deposit	no fee
Monthly Fee	no fee
Inactivity Fee	$2.95 per item per month after 12 consecutive months of inactivity
Lost/Stolen Card	$5.00 per card
ATM Balance Inquiry	$0.50 per inquiry
ATM Domestic Withdrawal	$1.50 per withdrawal
ATM International	$3.00 per item
Cash Advance	$5.00 per item
POS Pin Purchase	$0.50 per purchase
POS Signature Purchase	no fee

ePayments Portal $15.00 per transaction

ACH or Credit Card payment via website

Super Senior Accounts

Four complimentary boxes of checks per year
10% discount on safe deposit boxes
Free cashier's checks
Free money orders
10% discount on wire transfers
Free Travel Cards/Companion Cards

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.

Federally insured by NCUA

NCUA