

FEE SCHEDULE

Effective November 1, 2024

ATM / Visa Debit Card

ATM Deposit Correction	\$10.00 per check
Card Replacement	No fee
Expedited Card Replacement	\$30.00 per card ¹
Courtesy Pay (requires your opt-in, for HomeFREE Checking™Accounts only)	
Items \$0.01 - \$0.99	No fee
Items \$1.00 - \$4.99	\$1.00 per presentment
Items \$5.00 - \$9.99	\$5.00 per presentment
Items \$10.00 - \$29.99	\$10.00 per presentment
Items \$30.00+	\$14.00 per presentment
International Service Assessment	Pass through fees (foreign transaction)
Non-SESLOC and Non-CO-OP ATM	\$2.00 per transaction
Point of Sale Purchase	No fee ²
SESLOC Proprietary and CO-OP ATMs.....	No fee

Cashier's Check

Members	\$3.00 per check
Stop Payment (lost/stolen)	\$20.00 per order

Checking / Bill Pay / Electronic Transaction (ACH)

Check Orders	Cost based on selection
Collection Item.....	Pass through fee + \$35.00 per item
Courtesy Pay	
Items \$0.01 - \$0.99	No fee
Items \$1.00 - \$4.99	\$1.00 per presentment
Items \$5.00 - \$9.99	\$5.00 per presentment
Items \$10.00 - \$29.99	\$10.00 per presentment
Items \$30.00+	\$14.00 per presentment
Non-Member Check Cashing	\$5.00 per check
Overdraft from Share Savings or Money Market Account	No Fee
Returned for Non-Sufficient Funds (NSF)	\$14.00 per presentment ³
Stop Payment - Draft or ACH (new or renewal)	\$20.00 per order

Statements

Paper statement	\$2.00 per statement ³
eStatement	No fee

Copies

Account History Printout	\$2.00 per request
Cashier's Check	\$3.00 per check ³
Deposited Item	\$3.00 per item
Other Credit Union Item	\$3.00 per item
Share Draft - Online	No fee
Share Draft - 2 Free Per Month, Then	\$3.00 per draft
Statement Copy - Online	No fee
Statement Copy.....	\$5.00 per statement

Foreign Checks

Item Returned	Pass through fee + \$20.00 per item ⁵
Item Processing - Non-Collection....	\$35.00 shipping fee + \$20.00 per item ⁵
Item Processing - Collection	\$35.00 shipping fee + \$35.00 per item ⁵

IRA Accounts

Fund Transfers to Another Institution	\$15.00 per transfer
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Loan Payment – EasyPay

ACH Payment	No fee
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Membership

New Account Membership Fee	\$5.00
Inactive Account Fee	\$3.00 per month ⁶

Notary

SESLOC Document	No fee
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Returned Payment

Returned Items	\$15.00 per item
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Research / Legal

Account Research	Document cost + \$20.00 per hour
Collateral Protection Insurance	\$25.00 per placement ⁷
Escheat Notice	\$2.00 per notice
Legal Process - Levy / Garnishment	\$75.00 per notice
Locator Fee (outdated address)	\$3.00 per address
Repossession Processing	Outside agency fee + \$100.00 per vehicle

Verification of Deposit

Deposit Verification for Other Institutions	\$10.00 per request
Deposit Verification - Rush	\$25.00 per request

Wire Transfers

Incoming Wire.....	No fee
Outgoing Domestic Wire	\$25.00 per wire

1. Fee for rush shipping of a replacement card to the address on file.
2. Merchant surcharges and fees cannot be waived.
3. Fee is waived for Basic Checking accounts.
4. Fee is waived for HomeFREE Checking accounts.
5. Plus any pass through processing fees charged by paying institution.
6. For memberships with no transactions for more than 12 months, account balances less than \$200.00 total, and no other services being used.
7. Plus cost of insurance.

(805) 543-1816 ♦ SESLOC.ORG



	BASIC CHECKING	HOMEFREE CHECKING
Monthly Maintenance Fee	NONE	NONE
Overdraft from Share Savings or Money Market Account	NONE	NONE
Returned for Non-Sufficient Funds (NSF)	NONE	\$14.00 per presentment
Courtesy Pay (requires opt-in)	Not eligible for Courtesy Pay	Items \$0.01 - \$0.99, No fee Items \$1.00 - \$4.99, \$1.00 per presentment Items \$5.00 - \$9.99, \$5.00 per presentment Items \$10.00 - \$29.99, \$10.00 per presentment Items \$30.00+, \$14.00 per presentment
Cashier's Check	NONE	\$3.00 per check
Paper Statement	\$2.00 per statement	NONE
eStatement	NONE	NONE