STATE DEPARTMENT FEDERAL CREDIT UNION

Fee Schedule

Effective 01/01/2026

DEPOSIT SERVICES

Checkbook Printing	Price varies
Counter Checks	$2 per page (4 checks)
Official Check	$5 per check
Stop Payment	$15
Returned Deposit Item	$10 per return
Check Copy	$5 per check
Non-Member Check Cashing	$5 per check
Non-Sufficient Funds/Overdrafts/Returns	$20 per item
Account Statement Reconciliation	$25 per hour or fraction thereof
Money Order (Member Emeritus Waived)	$5 per money order

CREDIT & DEBIT CARDS

Credit Card Cash Advance	2% of advance
Credit Card ATM Cash Advance	2% of advance
Credit or Debit Card Replacement	$20
Returned Credit Card Payment	Up to $20
Late Credit Card Payment	Up to $25
Credit Card ISA Fee[1]	Fee paid by SDFCU
Debit Card ISA Fee[1]	1% of the transaction
Card Express Mail Delivery	Actual expenses incurred
ATM Transaction or Balance Inquiry at Non-SDFCU, Non-CO-OP ATM[2]	$1

MISCELLANEOUS

Statement/Transactions Printout	$5 per statement
Paper Statement Fee[3]	$3
Subordination Agreements	$200 per agreement
Modification Agreements	1% of the loan balance
Inactive Account Processing Fee (after one year of inactivity)	$10 per month
Procedures Requiring SDFCU Legal Services	Minimum $25 per incident
Account/Deposit Verification	$10 per transaction
Escheatment/Abandoned Property Fee (at time of escheatment)	Up to $250 per share account
Home Equity Lien Release Fee	$75
Legal - Tax Levy/Garnishment Processing Fees	$50
Unperfected Lien Fee	$50 per month

MISCELLANEOUS CONTINUED

Wire Transfers	
Domestic Wire Transfer	$25 per transfer
Foreign Wire Transfer	$35 per transfer
Member Emeritus Wire Transfer	$10 per transfer
Staff-Assisted Telephone Banking	
Loan Payment or Funds Transfer Between SDFCU Accounts	$14.95 per transaction
Collections: Debit or Credit Card Payment	$14.95 per transaction
ACH by Phone	$14.95 per transaction
Online Loan Payments	
Pay by Debit Card Within Digital Banking	$4.95 per transaction
Pay by Debit Card on SDFCU.org	$12.50 per transaction
Foreign Collection Items[4]	
More than $100	$10 per transaction
Less than $100	$7 per transaction

SAFE DEPOSIT BOX

Annual Rental Fees

Deposit Box Size	3" x 5"	5" x 5"	3" x 10"	10" x 5"	10" x 10"
Cost Per Year	$35	$45	$70	$80	$130

Replacement Key	$45 per request
Drilling Fee	Minimum $250 per request

FREE SERVICES

Digital Banking	FREE
Bill Pay	FREE
Zelle®	FREE
External Transfers	FREE
ATM Transaction at an SDFCU Machine	FREE
Remote Notary Service	FREE
eStatements	FREE

[1]International Service Assessment Fee (ISA) is imposed by Visa® and paid directly to Visa®. SDFCU does not retain any portion of this fee.

[2]ATM and balance inquiry fees at non-SDFCU ATMs are waived for overseas members.

[3]Paper Statement Fee: Fee assessed only when a statement is printed and mailed to the member as part of a normal statement cycle. Waived for members under 18 years or over 70 years of age.

[4]Member is also responsible for any additional collection fees charged by correspondent institutions.