

# account features and fees



## checking

	Premier Interest Checking	Choice Interest Checking	Students' Choice Interest Checking	Standard Checking
<b>Monthly Service Fees</b>	\$9.00	\$7.00	None	\$5.00
<b>Ways to avoid monthly fee</b>	...with Direct Deposit, Online Statements and active Bill Pay use (at least once every 60 days) OR ...with a \$10,000 combined deposit and loan balance	...with Direct Deposit and Online Statements OR ...with a \$1,000 combined deposit and loan balance	There is no monthly fee. However, you must be age 25 or younger and enrolled or accepted in a college, trade, or technical school.	...with Direct Deposit and Online Statements OR ...with 15 or more debit card purchases per statement cycle OR ...age 25 or younger OR ...age 70 or older

Nearly all of your deposits and loans at SECU count towards your qualifying balance—including your SECU Visa credit card balance and your IRAs.

ATM and Electronic Transfer Fees	All Transactions at SECU/CO-OP/Allpoint (CVS, Walgreens, Costco, Target, and Speedway locations)	Free	Free	Free	Free
	Withdrawals at ATMs other than SECU/CO-OP/Allpoint	No SECU Fee*	No SECU Fee*	No SECU Fee*	\$1.00*
	Non Withdrawal Transactions at ATMs other than SECU/CO-OP/Allpoint	No SECU Fee*	\$1.00*	\$1.00*	\$1.00*
	Bank to Bank Incoming Wire Transfers (each)	Free	Free	Free	Free
	Bank to Bank Outgoing Wire Transfers				
	Domestic, each	\$20.00	\$20.00	\$20.00	\$20.00
International, each	\$40.00	\$40.00	\$40.00	\$40.00	

\*When using ATMs out of the SECU, CO-OP, or Allpoint networks, please remember that the financial institution providing the ATM may charge a fee (called a surcharge), and multiple fees may be charged if the customer executes multiple transactions, such as making a balance inquiry and then withdrawing money.

Other Services	Personal Checks	Free SECU style checks	Prices vary	Prices vary	Prices vary
	Corporate Checks and Money Orders	One free per day	\$2.00 each	\$2.00 each	\$2.00 each
	Minimum to Open Account	\$25.00	\$25.00	\$25.00	\$25.00
	Minimum to Earn Interest	\$0.01	\$0.01	\$0.01	N/A

Overdraft Options, Features and Fees	Fee	Policy	
	\$30.00 per overdraft/non sufficient/uncollected funds item (paid or returned unpaid)	An overdraft is created when the Available Balance in your Checking, Share Savings, or other deposit account is insufficient to cover a check, withdrawal, automatic transfer, electronic transaction, returned deposited item or any other electronic purchase payment, or debit.	
		We will decline ATM withdrawals if there is not a sufficient <b>Available Balance</b> in your account. If a check, automatic payment or everyday debit card purchase is presented for payment and you do not have a sufficient <b>Available Balance</b> in your Checking account, we will attempt to transfer funds to cover the item from your line of credit and/or savings account(s) unless you select otherwise. There is no fee for this service.	
		If there is an insufficient <b>Available Balance</b> in your Line of Credit and/or Savings account(s), our actions will depend on whether or not the account has Courtesy Pay. See further details below.	
		Courtesy Pay available on account. <i>This is the default for our checking accounts</i>	<i>Checks and automatic payments presented:</i> We may pay the item, rather than return it, and charge a \$30.00 overdraft fee.*
		Everyday debit card purchases. <i>You must select this option for it to apply, and you must have Courtesy Pay.</i>	<i>Everyday Debit Card Purchases:</i> We may cover the transaction, rather than decline the purchase, and charge you a \$30.00 overdraft fee.*
Courtesy Pay not available on account. <i>You have opted out or lost coverage.</i>	Checks, automatic payments and everyday debit card purchases will be returned/declined and you will be charged \$30.00 per returned item.*		
See our Agreements & Disclosures for more details and definitions on Checking Account Balances and Overdrafts. * If the item is resubmitted for payment and the Available Balance is still insufficient, you may be charged an additional fee each time the item is resubmitted.			

# checking, continued



<b>How to Avoid Overdrafts</b>	<ul style="list-style-type: none"> <li>Keep an eye on your <b>Available Balances</b> with our free Online Banking, Mobile Banking, and Expressline services.</li> <li>Set up low Total Balance, overdraft, and other free Alerts. You can receive them through text, email, or push notification. (Carrier rates apply.)</li> <li>Set up Direct Deposit of your paycheck so your deposits are never delayed.</li> <li>Apply for a Preferred Line of Credit. Contact us for rates and terms.</li> </ul>
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<b>Deposit and Withdrawal Posting Order</b>	<p>In general, your deposits and credits are added to your account first, then your withdrawals are subtracted in the order in which they were received. More specifically, deposits and credits post in this order:</p> <ol style="list-style-type: none"> <li>1. Payroll and electronic credits (deposits)</li> <li>2. Electronic debits (withdrawals) in the order received</li> <li>3. Check debits in the order received</li> <li>4. Debit card debits in the order received</li> </ol> <p><i>Remember that, while there is a hold on a check or debit card transaction, that money will not be available to you.</i></p>
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When are funds available?	Cash Deposits	Check Deposits
Branch (in person)	Full amount immediately	Full amount immediately**
ATM	Full amount immediately	\$500 immediately, remainder next business day
Mobile Deposit or My Deposit	Not applicable	\$500 immediately, remainder in 2 business days
<i>**Some items may be subject to an exception hold. For more detailed information, please consult our Agreements and Disclosures booklet.</i>		

## savings

	Share Savings	Money Manager	Advantage Money Market
<b>Monthly Service Fees</b>	\$3.00	None	None
<b>Ways to avoid monthly fee</b>	<ul style="list-style-type: none"> <li>... maintain a \$200 average monthly balance OR</li> <li>... have another SECU deposit or loan account OR</li> <li>... age 70 or older OR</li> <li>... age 25 or younger</li> </ul>		
Minimum to Open Account	\$10.00	\$2,000	\$25,000
Minimum to Earn Interest or Dividends	\$0.01	\$2,000	\$25,000
<i>Ask about our Certificates of Deposit and Holiday Savings accounts for additional savings options.</i>			

## fees applicable to all accounts

Online Banking	Free
Online Bill Pay	Free
My Deposit (online remote deposit capture)	Free
Online Person to Person Payments	Free
Online Statements	Free
Mobile Banking	Free (Carrier rates apply)
Mobile Deposit	Free
Year-end Bill Pay History on CD	\$25.00 each
Account Reconciliation/Research	\$20.00 per hour

## fees applicable to all accounts, continued

Check Copy/Check Look Up <i>Images of checks are available for free for up to 180 days through Online Banking</i>	\$5.00 each
Copies of Statements/History <i>Avoid this fee by printing a statement through Online Banking at your home computer or at one of the kiosks in our branches.</i>	\$5.00 each
Employee-Assisted Transfer <i>Avoid this fee by using automated services like Online Banking, ATMs, or Expressline, rather than calling, e-mailing, faxing or sending mail to SECU for an employee-assisted transfer</i>	\$2.00 each
Returned Deposited Item	\$10.00
Stop Payment (Personal and Official Checks and Electronic Payments)	\$20.00 each
Verification of Deposit	\$10.00 each
ATM/Debit Card Replacement	\$5.00 each
Debit Card International Transactions – ATM and Point of Sale	1% of the transaction amount*
Account Closure	No fee
Escheat Fees	
Balances \$50 and under	\$10.00 each
Balances over \$50	\$20.00 each
Expedited Shipping of Cards and Checks	Varies
Garnishment/IRS Levy/Attachments/Liens	\$100.00 each
Undeliverable Statements	\$3.00

\*Visa International Service Fee assessed by Visa applies to all international point of sale and ATM transactions.

These fees are incorporated by reference and made a part of the Agreements and Disclosures applicable to your account with SECU and are subject to change without notice except as required by law. Effective March 2019.

Please see our Agreements and Disclosures for more details.



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Federally Insured by NCUA  
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