

Schedule of Fees Effective January 1, 2026
Basic Checking Account Fees

Monthly Maintenance Fee:.....\$10.00
Maintenance fee is automatically waived for the first 3 months for new checking accounts.

ATM, POS, Debit Card Transaction and Inquiry Fees (each):

ATM transactions from savings or checking.....\$2.00*
 POS, Debit Card (each):.....\$0.00

**The ATM owner may also assess a surcharge fee.*

All transactions at SUM or CO-OP locations are surcharge-free.

Check Orders: Cost depends on style and quantity selected.

Courtesy Pay & Courtesy Pay Plus:.....\$30.00

Hub Checking Account Fees & Direct Advantage Account Fees

Monthly Maintenance Fee:.....\$0.00

ATM, POS, Debit Card Transaction and Inquiry Fees (each):

ATM transactions from checking or savings.....\$0.00*
 POS, Debit Card:.....\$0.00

**Direct Federal will not charge an ATM transaction fee. The ATM owner may assess a surcharge fee for which the credit union will reimburse you at the end of each month. All transactions at SUM or CO-OP locations are surcharge-free.*

Check Orders: Free for standard wallet style checks. Fee for others depends on style and quantity selected.

Courtesy Pay & Courtesy Pay Plus:

Transactions of less than \$30.00.....\$10.00
 Transactions equal to or greater than \$30.00.....\$30.00

Other Service Charges and Fees

Bill Payment:.....Free

Internet and Mobile Banking:.....Free

No Checking ATM Savings Transaction and Inquiry Fees (each):.....\$2.00*

**The ATM owner may also assess a surcharge fee.*

All transactions at SUM or CO-OP locations are surcharge-free.

Official Checks (Payable to third parties):.....\$3.00

Stop Payment:.....\$30.00(a)

For each stop payment order on a Checking, Money Market, Home Equity Account or on a credit union official check.

(a) Stop Payment and Official Checks (payable to third parties) fees are Free to Hub and Direct Advantage Account members

**see specific account disclosures for details*

Non-Sufficient Funds Fee:.....\$30.00

Per check, ATM, POS, Debit, Bill Pay or ACH item

Automatic Transfers

(each):.....\$10.00

To cover overdrafts or negative balances

Inactive Account Fee:.....\$5.00

Per Share Account per month when:

1. There is no activity in the account for 12 months, and
2. The account balance is less than \$50.00, and
3. There has been no activity in other deposit or loan accounts for 12 months.

Return Deposited Item:.....\$10.00

Outgoing Wire Transfers:

Domestic:.....\$20.00
 International:.....\$40.00

Incoming Wire Transfers:.....\$10.00

Check Copy (each):.....\$3.00

On Direct.com.....Free

Statement copy (each):.....\$3.00

On Direct.com.....Free

Returned Mail Processing:.....\$5.00

To change an incorrect address when mail is returned.

IRA Account Trustee Transfer:.....\$25.00

Levy Summons:.....\$30.00

Escheat Filing:.....\$50.00

Mortgage Payoff Letter:.....\$20.00

Account Research/Reconciliation(per hour):.....\$20.00

Subordination Request:.....\$150.00

Duplicate Discharge Fee:.....\$50.00

Loan Payment By Phone:.....\$25.00

Express Pay ACH/Debit:.....\$10.00

ATM and Debit Card Replacement Fee:.....\$10.00

(plus postage)