

Consumer Fee and Charge Schedule

Effective 12/31/2024



This fee and charge schedule for all accounts sets certain conditions, fees and charges, applicable to your accounts at Summit Credit Union. This schedule is incorporated as part of your account agreement with Summit Credit Union. The following fees may be assessed in connection with your account.

Personal Checking Accounts

Free Checking	<ul style="list-style-type: none"> No monthly fee; no minimum balance fee Unlimited check writing
Balance Account	<ul style="list-style-type: none"> \$5 waived for accountholders age 17 & under OR with 10 or more debit card purchases in a month & either a student loan or any Summit credit card No annual fee debit card
Student Free Checking	<ul style="list-style-type: none"> No monthly fee; no minimum balance fee Unlimited check writing No annual fee debit card Unlimited free ATM transactions
Dividend Checking	<ul style="list-style-type: none"> \$6 monthly service fee, waived when you maintain an average daily balance of \$750 Unlimited check writing Earn dividends on average daily balances exceeding \$25 No annual fee debit card
Ultimate Checking Package	<ul style="list-style-type: none"> \$15 monthly service fee, waived with 6 qualifying services* or \$60,000 in combined deposit and loan balances**
Assured Checking	<ul style="list-style-type: none"> \$15 monthly service fee

*Qualifying services; savings, checking with debit card, money market, certificates, 1st mortgage serviced by SCU, home equity or line, consumer loan, credit card, Summit Financial Advisors investment account with a balance, member >15 years, e-statements. **Loan balances do not include student loans, credit card balances and mortgages not serviced by Summit Credit Union. We combine balances and services for primary and joint signers on the checking account.

VISA Debit Card/ATM Card fees

Deposits/withdrawals/transfers/inquiries at Summit ATM	Free
VISA merchant purchases	Free
VISA Debit Card annual fee	\$5 per year, per card, per checking account
Non-Summit ATM* withdrawal fee (12 free each month)	\$1 per withdrawal after 12
ISA Fee – International transaction fee	1% of purchase

*ATM owner may charge additional fees

Other fees and charges applicable to accounts

Online Banking, Teller Phone, E-Statements, Telephone Customer Service	Free
Duplicate Statement Printed Upon Request	\$5 per statement
Mailed Paper Statement (Digital Banking Users Only)	\$1 per statement*
Shared Branch	\$3 per transaction after 5 free transactions per month
NSF (Non-Sufficient Funds) Fee	Free
OD (Overdraft) Coverage Fee	\$28 each
OD (Overdraft) Transfer Fee Overdraft transfer from share or line of credit	\$3 per transfer
Stop payment	\$28 each
Check cashing (for members with savings only and balance of \$100 or less)	\$5 per check
Inactive/Dormant Accounts (after 1 year of inactive/dormant activity)	\$5 per month per account
Check printing	Varies by style
Cashier's check	\$3 per check
Foreign item collection	Varies per item
Incoming wire fee	\$15 per wire
Outgoing wire fee	\$20 per wire (domestic) \$55 per wire (international)
Bad address fee	\$5 per month
Garnishment/Levy Fee	\$50 per order

*Waived with Summit Ultimate Checking Account.

Insured by NCUA.