



PO Box 726, 800 Huger Street  
Columbia, SC 29202

**TRUTH IN SAVINGS FEES AND DISCLOSURES**

The rates appearing below are accurate as of January 1, 2024. If you have any questions or require current rate information on your accounts, please call the Credit Union at (803) 343-0300 or 1-800-868-8740. **This Rate & Fee Schedule is part of your Agreement with the Credit Union.**

<b>Business Days:</b> Monday through Friday excluding Federal Reserve holidays <b>Daily Cut-Off for Funds Availability:</b> Close of business day <b>Daily Cut-Off for Funds Transfer Requests:</b> 3:00 p.m. each business day <b>ATM Card:</b> Daily ATM cash withdrawal limit \$755 <b>VISA Check Card:</b> Daily ATM cash withdrawal limit \$755 – Daily point of sale limit \$3,000 <b>Networks:</b> Cirrus, Star, CO-OP, Exchange	<b>Late Charge:</b> Loan payments (except for credit card late payments) made after 14 days past the due date will be charged 5% of each late installment or the maximum amount authorized by applicable law. The maximum fee is \$25.00.  <b>Share Par Value:</b> \$5.00
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**RATE INFORMATION - PERSONAL ACCOUNTS**

Account Type	Dividend Rate	Annual Percentage Yield ("APY")	Dividends Credited & Compounded	Dividend Period	Minimum Opening Deposit
Regular Savings, Secondary Savings	0.15%	0.15%	Monthly	Monthly	\$5.00
IRA Savings	0.30%	0.30%	Monthly	Monthly	\$5.00
Holiday Club	0.15%	0.15%	Monthly	Monthly	\$5.00
Relationship Checking – offers several benefits	0.05% on balances over \$2500	0.05% on balances over \$2500	Monthly	Monthly	\$25.00
Loyalty Checking – for members with 25 or more years of service with SCU	0.05% on balances over \$2500	0.05% on balances over \$2500	Monthly	Monthly	\$25.00
First Checking – for members under age 31	0.05% on balances over \$2500	0.05% on balances over \$2500	Monthly	Monthly	\$25.00
Value Checking	N/A	N/A			\$25.00
Money Management					\$1,000.00
Base rate: \$0.00-\$999.99	0.05%	0.05%	Monthly	Monthly	
Tier 1: \$1,000.00-\$9,999.99	0.75%	0.75%	Monthly	Monthly	
Tier 2: \$10,000.00-\$24,999.99	1.00%	1.01%	Monthly	Monthly	
Tier 3: \$25,000.00-\$99,999.99	1.40%	1.41%	Monthly	Monthly	
Tier 4: \$100,000 & UP	1.75%	1.76%	Monthly	Monthly	
3 & 6 Month Certificates	scscu.com	scscu.com	At Maturity	At Maturity	\$500.00
12 Month & Longer Certificates	scscu.com	scscu.com	Quarterly	Quarterly	\$500.00
12 Month & Longer IRA Certificates	scscu.com	scscu.com	Quarterly	Quarterly	\$500.00
12 Month Youth Certificates	scscu.com	scscu.com	Quarterly	Quarterly	\$100.00

**RATE INFORMATION – BUSINESS CHECKING ACCOUNTS**

Account Type	Dividend Rate	Annual Percentage Yield ("APY")	Dividends Credited & Compounded	Dividend Period	Minimum Opening Deposit
Club Checking	0.05% on balances over \$2500	0.05% on balances over \$2500	Monthly	Monthly	\$25.00
DBA Non-Dividend	N/A	N/A			\$25.00
DBA Dividend	0.05%	0.05%	Monthly	Monthly	\$25.00

\*State Credit Union is the trade name for S. C. State Federal Credit Union  
SCSCU-03 (4/24)



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**TRUTH IN SAVINGS FEES AND DISCLOSURES**

**FEE AND SERVICE CHARGE INFORMATION – APPLIES TO MINIMUM BALANCES ON CHECKING ACCOUNTS**

*Fee is charged to checking account unless otherwise instructed*

Service	Fee
Relationship Checking Account Maintenance: <b>Does not apply to members:</b> 1) with a <b>combined average balance of \$2,500 in deposit accounts</b> , per tax owner, or 2) with a combined average balance of \$7,500 on loans, excluding credit cards, per tax owner	\$10.00 / month

**FEE AND SERVICE CHARGE INFORMATION – APPLIES TO ALL ACCOUNTS**

*Fees are charged to the account for which the service was performed unless otherwise instructed.*

Service	Fee
Account Reconciliation and Research Service	\$20.00 / hour
Charge Back Items (Charged when you deposit a check or originate an electronic debit transaction from an account you have with another institution and we are unable to collect due to non-sufficient funds or other reason)	\$30.00 each
Check Orders: <b>Loyalty Checking account holders</b>	Free box of custom checks, limit one box per order
Check Orders: <b>Relationship Checking account holders</b>	One free box of custom checks for life of the account, then as charged by check printing vendor
Check Orders: <b>First &amp; Value Checking account holders</b>	As charged by check printing vendor
Copies: Checks / Items	\$5.00 per item / page
Copies: Statements	\$5.00 each
Inactive Relationship (Charged after <b>12</b> months with no member-initiated activity on any account). Fee <b>does not apply</b> to members with combined deposit balances of at least \$2,500, minors, or members with open IRAs, Home Equity lines of credit, personal lines of credit, or overdraft protection loans.	\$10.00 / month
Inactive Relationship (Charged after <b>24</b> months with no member-initiated activity on any account). Fee <b>does not apply</b> to members with combined deposit balances of at least \$2,500, minors, or members with open IRAs, Home Equity lines of credit, personal lines of credit, or overdraft protection loans.	\$25.00 / month
Holiday Club withdrawals	\$5.00 per withdrawal
IRA Account Maintenance (per plan/per year)	\$6.00
NSF fee (Item is presented against insufficient funds and may be paid via Courtesy Pay or returned unpaid; Includes checks, ATM, Debit, ACH and BillPayer and repeat presentments)	\$30.00 each
Debit/ATM cPay Fee (Insufficient funds; debit purchase of \$5.00 or less is authorized via Courtesy Pay)	\$5.00 each, limited to three cPay fees per day per account
Debit/ATM cPay Fee (Insufficient funds; debit purchase transaction is authorized via Courtesy Pay)	\$30.00 each, limited to three cPay fees per day per account
Savings (Share) excessive withdrawals (after 3 free monthly; applies to each withdrawal made in branch or by phone through Member Relations Center)	\$5.00 each
Statements: Cut-Off Statement	\$5.00 each
Stop Payment Request	\$25.00 each
Stop Payment – Delete Request (per request)	\$20.00 each

**FEE AND SERVICE CHARGE INFORMATION – APPLIES TO LOAN ACCOUNTS**

*Fee is charged to loan account unless otherwise instructed*

Service	Fee
Late Charge: Loan payments (except for credit card late payments) made after 14 days past the due date will be charged 5% of each late installment or the maximum amount authorized by applicable law.	\$25.00 maximum
Skip A Payment: Charged if granted a one-month convenience skip of loan payment	\$25.00 each



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**FEE AND SERVICE CHARGE INFORMATION – APPLIES TO ATM, DEBIT & EFT (Electronic Funds Transfers) TRANSACTIONS**

*Fee is charged to the related account*

Service	Fee
ATM Balance Inquires at machines not owned by SCU (free at SCU machines)	\$1.00 each
ATM Card / Debit Card Replacement (Lost, damaged, etc.; per card)	\$10.00 / card
ATM, Debit and ACH non-sufficient funds (per transaction)	\$30.00 each
ATM Surcharge: Use of NON-SCU ATM or NON-SCU debit card at SCU ATM	\$3.50 per withdrawal
ATM Transaction Fee: Withdrawals at machines not owned by SCU	\$2.00 each after three waived per month
Bill Payer Inquiry Error (Charged after conducted research is determined to be a member error)	\$25.00
External Loan Payments Service Fee via <b>SCU Online</b> : applies to payments made using another financial institution's debit or credit card; free for ACH payments	\$3.50 per transaction
External Loan Payments Service Fee via <b>Phone Call</b> : applies to payments made using another financial institution's debit or credit card over the phone with an SCU representative; free for past due loans processed through Loan Adjustments	\$3.50 per transaction

**FEE AND SERVICE CHARGE INFORMATION – OTHER MISCELLANEOUS SERVICES & FEES**

*Fees are charged to the related card account except at initial purchase*

Service	Fee
Bad Address: Charged to the primary savings account beginning at the end of the month in which the US Post Office notifies us of a bad address. To help prevent fraud, we no longer make address changes based solely on post office notification. We will attempt to contact you if we receive postal notification. Otherwise, please bring your valid government-issued picture ID by any SCU office so that we may verify your request and your identity.	\$10.00 / month
Coin Counter, each visit	<b>Members:</b> First \$125 at no fee; then 10% of amount over \$125 <b>Non Members:</b> 25% of total counted.
Exchange Checks (charged to a non-member or merchant when requesting an SCU teller check in exchange for a member's check)	\$15.00 per item
Official Checks (Free to members with Relationship Checking and Loyalty Checking accounts)	\$3.00 each
Subpoena Research for Non-Members	\$20.00 / hour plus copy fees with a minimum of \$50.00 per occurrence
Visa Gift Card	\$3.00 each
Wire Transfer (Domestic)	\$10.00 Incoming \$15.00 Outgoing

**FEE AND SERVICE CHARGE INFORMATION – SAFE DEPOSIT BOX RENTAL**

*Fee is charged to the account you selected*

Box Size	Annual Fee
3 x 5	\$25.00
3 x 10	\$40.00
5 x 10	\$55.00
10 x 10	\$85.00
Safe Deposit Box Drill Fee (charged to member when lock must be drilled)	\$95.00