

SIMPLOT EMPLOYEES CREDIT UNION

ACCOUNT FEES AND DISCLOSURE

Accounts with Simplot Employees Credit Union are subject to the requirements below and such other terms and conditions as contained in the Membership and Account Agreement and as established by the Board of Directors.

Effective January 1, 2012

EASY CHECKING

Minimum Deposit to open	\$50.00
Monthly Minimum Balance	None
Monthly Fee	None
Share Transfer Protection	Yes
Unlimited Check Writing	Yes

Rate and Fee Schedule

Monthly Statements	No Additional Charge
Reprint of Statement – each month	\$1.00 per page
NSF Fee	\$25.00 per item
Automatic Share Transfer	3 Automatic Transfers Free
More than 3 per Month	\$1.00 per Transfer
Stop Payment	\$30 per item
	\$35.00 per book
Returned Check	\$10.00 per item
Copy of Share Draft	\$1.00 per copy
Fax Copy of Share Draft	\$1.00 per copy
Check Printing	Price varies depending on style
Account Reconciliation	\$10.00 per hour
Account Research	\$15.00 per hour
Wire Transfer (outgoing)	\$20.00 per transfer

Loan Fee:

Loan Origination Fee (on approved loans)	\$25.00
Loan Refinance Origination Fee (on approved loans)	\$50.00

The credit union reserves the right to change this without the member's approval, if in the credit union's judgment; the change is not adverse to the member. The credit union will notify the member at least 30 days before the change is effective.