



Southern Select

COMMUNITY CREDIT UNION

Schedule of Service Charges and Miscellaneous Fees

Effective October 1, 2008

Select Savings, Teen Club Savings Kids Club Savings Account

(This is your credit union "share" account)

Minimum to open\$25
Minimum Balance Fee
(if balance falls below \$25), monthly\$5

Select Money Market Savings Account

(Earn a higher rate automatically when your balance grows)

Minimum to open\$1,000
Minimum Balance Fee
(if balance falls below \$1,000), monthly\$10

Club Savings Account

(Save for Christmas or any reason you choose)

Minimum to open\$5
Early Withdrawals, Jan. 1 - Oct. 31, each\$10

IRA Share Savings

(The easy, systematic way to start saving for retirement)

Minimum to open\$5
IRA Share Withdrawal Fee, each\$5

Business Savings

(Save for planned expenses or future cash needs)

Minimum to open\$25
Minimum Balance Fee
(if balance falls below \$25), monthly\$5

e-Checking

(High tech checking for your busy life)

Minimum to open\$100
Minimum Balance Fee (no minimum required)No Charge
Access with VISA CheckCard, Select Connect Audio, Select
Access online banking, e-Pay Select online bill pay. Sign up for
e-statements, online banking and bill pay required. Checks not
available with this account.

Select Checking

*(No minimum to maintain - access all the funds in your account
without a minimum balance fee)*

Minimum to open\$100
Minimum Balance Fee (no minimum required)No Charge

Preferred Checking

(Pays interest - earn more when your balance is higher)

Minimum to open\$500
Minimum Balance Fee
(if balance falls below \$500), monthly\$5

SATeen Checking

*(Young people learn to manage money with no minimum
balance to maintain for ages 13 to 25)*

Minimum to open\$50
Minimum Balance Fee (no minimum required)No Charge

Business Checking

*(An economical account to help grow your small business - with
great credit union features like interest & without activity fees)*

Minimum to open\$500
Flat Monthly Fee\$10
Monthly fee waived when you maintain a daily minimum balance
of \$500.

Miscellaneous Fees

Inactivity/Dormant Account
Fee, after 12 months (per month)\$2
Account Inquiry Through MSR\$2
Account Printout\$5
Account Research (per hour)\$30
Account Balancing (per hour, 1 hour min.)\$15
Account Verification Fee\$10
Canceled Check Copy\$5
Escheat Fee\$50
Plastic Card Replacement Fee\$10
Express Delivery ATM/VISA Card and/or PIN\$35
ATM/CheckCard PIN Replacement\$3
Incoming Wire Fee\$5
International Wire Fee\$35
Outgoing Wire Fee\$15
Transfer From Savings or Line of Credit
For Checking Overdraft (automatic or by MSR) each\$5
Negative Account Balance after 3 days, per month\$5
Nonsufficient Funds (NSF) Item, each\$29
Cashier Check (member/non-member)\$2/\$10
Check Printing/ReorderPrice Determined By Style
Counter Checks, each\$.50
Stop Payment (all types)\$29
Deposited Checks (and other items)
Returned Unpaid, each\$10
Excessive Savings Account Withdrawals, in excess
of 6 per month, each\$5
Facsimile/Copy Statement\$10
Returned Mail Fee\$2.50
Joining Fee (one-time only)\$5
Check Cashing, non-member (normal/tax check).....\$10/\$35
Deposit Account Closed Within 6 Months
(non-time deposit accounts)\$10
ATM Transactions, including inquiries
in excess of 8 per month, each\$1
Tax Levy\$30
Online Bill Pay with 3 or more per monthNo Charge
Online Bill Pay, fewer than 3 payments per month\$.66
Credit Card Annual FeeNo Charge
Credit Card Over Limit, per billing cycle.....\$20



Your Deposits Federally Insured To At Least \$100,000
• An Equal Housing Lender