

## SECU Checking Account Fees and Terms As of 06-22-12

Account Opening and Usage	Minimum Deposit to Open Account	\$0.00	
	Monthly Fee*	\$1.00	Members may choose between donation to SECU Foundation or monthly maintenance fee.
	Interest Rate	0.25%	.25% APY. Fees and other conditions may reduce earnings on an account.
	Maximum Number of Checks per Statement to Avoid Service Charge	50	
	Service Charge per Check in Excess of 50 per Statement Period	\$0.20	
	Bill Pay Service Fee	\$0.00	first 50 items per calendar month
	Service Charge per Bill Pay Item in Excess of 50 per Calendar Month	\$0.20	
	ATM Fees	\$0.00	for using SECU's Cash Points ATM
	ATM Fees	\$0.75	for using Visa/PLUS ATM (completed transactions or inquiries)
	ATM Fees	\$0.35	for using Visa/PLUS ATM (incomplete transactions or inquiries)
	Non-Sufficient Funds (NSF) Fee	\$0.00	for "NSF Fee Free" days**
	Non-Sufficient Funds (NSF) Fee	\$12.00	after 1 <sup>st</sup> two (2) "NSF Fee Free" days
	Returned Check Fee	\$5.00	per check returned from a deposit
	Stop Payment Fee	\$8.00	per item to stop payment for up to 12 months
	Account Closing Fee	\$0.00	No Charge
<p>* SECU does not have a minimum balance requirement and therefore does not waive the \$1.00 monthly fee.  **NSF Fee Free Days are the first two (2) days of a calendar year in which NSF fees are incurred</p>			
Overdraft Options	<p>SECU's Overdraft Transfer Plan transfers available funds from existing deposit or line of credit accounts in order to prevent the checking account from being overdrawn. This transfer service may be added/deleted to new/existing checking accounts by the account holder at any time.</p>		
	Option A: No Overdraft Protection (Default)		If you choose not to opt in to the Overdraft Transfer Plan, transactions that would cause an overdraft will be returned unpaid and the account will be charged a non-sufficient funds (NSF) fee.
	Option B: Overdraft Transfer Plan		
	Overdraft Transfer Fee	\$0.00	for 1 <sup>st</sup> two (2) days with Overdraft Transfers per year
	Overdraft Transfer Fee	\$0.50	for Overdraft Transfers after 1st two (2) free days***
Excessive Overdraft Transfer Fee	\$12.00	If a share or money market share account is used as an overdraft transfer account, transfers are limited to six (6) per month. Transfers exceeding six (6) will be charged a transfer fee equal to the current NSF Fee ****	
Option C: Overdraft Penalty Plan	N/A	SECU does not offer an Overdraft Penalty Plan or fee.	
<p>*** Overdraft Fee Free Days are the first two days of a calendar year in which Overdraft Transfer fees are incurred  **** Repeated excessive transfers from a share or money market account may result in loss of overdraft privileges</p>			
Processing of Items	<p>SECU makes every effort to post items presented on your account in the following order:</p> <ol style="list-style-type: none"> <li>1. All Deposits and other Credits</li> <li>2. Preauthorized Debits***** (lowest to highest)</li> <li>3. ACH Debits (lowest to highest)</li> <li>4. Checks (lowest to highest)</li> </ol>		<p>*****Preauthorized debits are items that SECU is obligated to pay because the debits were previously authorized based on your account balance at the time you performed the transaction. Preauthorized debits include debit card transactions, ATM withdrawals, account withdrawals performed in a branch, and automatic funds transfer requests.</p>
	<p>Funds deposited to your account are generally available for immediate withdrawal. If SECU delays Funds Availability on a portion of the deposit, the first \$200 of that deposit will be made available the same business day. A "business day" is a non-holiday weekday. The end of a business day is no earlier than 5:30pm, except for ATM deposits.</p>		
Funds Availability Policy	Cash Deposit with Teller	same business day	
	Cash Deposit at ATM	next business day	
	Check Deposit with Teller	same business day	
	Check Deposit with ATM	next business day	
	Direct Deposit	same business day	
	Wire Transfer Deposit	same business day	
Dispute Resolution	<p>If you have a dispute regarding your account or the service you have received, you should notify your local branch. You may request escalation of your issue within the Credit Union. We will do our best to resolve the issue directly with you. If we are unable to resolve the dispute to your satisfaction, you may contact the Credit Union Division of the State of North Carolina. State Employees' Credit Union is incorporated under the laws of the State of North Carolina and is subject to regulatory oversight by the Credit Union Division.</p>		
	<p>NC Credit Union Division  205 W Millbrook Road, Suite 105  Raleigh, NC 27609  (919) 571-4888</p>		