

Digital Services	
<p>Online Banking and Our App Check your balance, transfer funds, make a payment, and send funds.</p>	Free
<p>Mobile Deposit Deposit your checks easily from your phone using the app.</p>	Free
<p>Overdraft Transfers Funds automatically transfer from a selected savings account or line of credit to cover any negative balance that may occur within a selected checking account.</p>	Free
<p>Card Controls Turn your card off instantly and then turn it back on again easily from the app.</p>	Free
<p>Person-To-Person (P2P) Payments Send funds to friends and family instantly through PayPal, directly from the app.</p>	Free
<p>Bill Pay Make one time payments, schedule recurring payments, and set up payees to pay your bills securely and easily.</p>	Free
<p>ATM Network Access to over 23,000 ATMs across the US. To find an ATM in network near you, visit solaritycu.org/atm.</p>	Free
<p>Online Loan Payments Make your Solarity loan payment online at solaritycu.org/payments with your card or directly from another account.</p>	Free
Account Services	
<p>Assisted Transaction Any transaction facilitated by a member of our staff is subject to a fee after the allotted two free transactions per month. Account holders under 18 and those with a membership established prior to Oct. 1, 2011, are exempt. Members with loans or an average monthly balance greater than \$200 are also exempt.</p>	<p>2 free assisted transactions per month \$2 per assisted transaction after 2 free How to avoid this fee: Enroll in digital services to conduct transactions or maintain a monthly average balance of \$200 in your account.</p>
<p>Courtesy Pay* This is an overdraft service that allows us to cover your insufficient funds item up to an approved limit on a debit card purchase, ATM withdrawal, check or ACH transaction.</p>	<p>\$28 How to avoid this fee: set up overdraft protection to transfer funds from your savings account(s). Transfers from a savings account are free.</p>
<p>Non-Sufficient Funds This fee is assessed for any item that is returned unpaid.</p>	<p>\$28 How to avoid this fee: set up overdraft protection to transfer funds from your savings account(s). Transfers from a savings account are free.</p>
<p>Incoming/Outgoing Wires This is an electronic transfer of funds from one person to another.</p>	<p>\$5 incoming \$25 outgoing</p>
<p>Replacement of Debit or Credit Card If you need a replacement for a damaged or missing card, instant-issue cards are available at our locations.</p>	<p>First replacement is free \$15 each additional replacement \$40 for expedited mail delivery</p>
<p>Temporary Checks We can provide interim checks until a box of checks is available or for members who rarely use checks.</p>	\$4 each (page of 4)
<p>Teller Checks We withdraw funds from your account and issue a bank check payable to the party you designate.</p>	<p>1 free check per month \$5 per additional check</p>
<p>Box of Checks Prices vary depending on your customization selections.</p>	Costs vary based on customization

Account Services Cont.	
<p>Low Balance A minimum balance is required for Savings, Money Market and Dividend Checking accounts.</p>	<p>\$3 for Savings \$6 for Dividend Checking \$10 for MoneyMarket How to avoid the fee: Maintain minimum balance required for the account.</p>
Statements	
<p>eStatements eStatements can be securely stored for up to 12 months and accessed through online banking.</p>	<p>Free</p>
<p>Paper Statements Members with an account established prior to Oct. 1, 2011, may receive paper statements at no cost. Members with auto loans, mortgage loans, credit cards, home equity lines of credit, or a balance greater than \$200 also receive paper statements at no cost. Fee waived for primary account holders under 18.</p>	<p>\$4 each How to avoid this fee: Sign up for eStatements.</p>
Special Requests	
<p>Signature Guarantee (Medallion) This certification stamp guarantees that the signature authorizing the transfer of securities is authentic.</p>	<p>\$25</p>
<p>Stop Payment This is an authorized withholding of payment on one check or a series of up to 25 consecutively numbered checks.</p>	<p>\$25</p>
<p>Print Out of Account Inquiry/Check/Statement Copy Printed copies of member account information are available upon request.</p>	<p>\$1 per page How to avoid this fee: Sign up for eStatements and print off copies from home.</p>
<p>Research, Document Recovery, Account Reconciliation We charge for our employees' time to manually review records and provide documentation. Minimum of one hour charged.</p>	<p>\$25 per hour</p>
Processing Fees	
<p>Check Cashing A check cashing fee will be charged on any account that does not meet one of the following criteria: Member is under the age of 18, has a loan or line of credit, maintains an average balance of \$250 or more, or has made deposits totaling \$500 or more in the past 30 days.</p>	<p>\$10 each How to avoid this fee: Download our mobile app and deposit your checks using mobile deposit. Available funds can be withdrawn from any Solarity ATM without charge.</p>
<p>Express Loan Payments by Phone From Another Financial Institution Manual process of accepting payment from another financial institution.</p>	<p>\$10 each How to avoid this fee: Make your Solarity loan payment online using a card at solaritycu.org.</p>
<p>Returned Deposited/Cashed Item A check returned to the depositor because it could not be processed against the check originator's account for reasons such as insufficient funds, stop payment, or closed account.</p>	<p>\$20 per item</p>
<p>Collection/Processing- Foreign or Domestic Negotiable Items Collecting funds and working with international requirements.</p>	<p>\$20 flat fee</p>
<p>Processing of Legal Orders, Garnishments, Levies, Subpoenas Processing funds according to the government or court directives.</p>	<p>\$75 flat fee</p>



Must be at least 18 years old and not past due on any Credit Union obligation. New Checking accounts opened 30 days or less may have a \$100 limit including fees. There is no limit to the total fees that can be charged per account. Eligibility is at the discretion of the Credit Union. A request to "Opt-in" for Courtesy Pay will be required for Point of Sale or ATM debits. Repayment of overdraft balance and fees are payable upon demand. If payment is not made within 20 days, Courtesy Pay may be suspended. This fee may be imposed for overdrafts created by checks, ATM withdrawals, debit card transactions or by other electronic means, as applicable.
All rates and fees may be subject to change. Accounts upon approval. For a complete list of account terms and conditions, refer to the Membership and Account Agreement and Explanation of Overdraft Services, which can be found at solaritycu.org. Federally insured by NCUA. Revised February 15, 2019.