

## Pass Through Fees

### Description and Amount

Business Online Banking.....	\$5/month
Stop Payment.....	\$28
Debit Card Replacement.....	\$10
Garnishment/Levies.....	\$50/each
Money Order/Cashiers Check.....	\$5/item
Copy of Item.....	\$3/item
Photocopies.....	\$0.25/page
Foreign Check Fee.....	\$40/item processed
Wire Transfer Fee	
.....	\$10 - Incoming
.....	\$20 - Outgoing
.....	\$35 Western Union/each
Rolled Coin/Strapped Cash.....	\$0.25/each



## Join us today!

For more details about Shoreline account options, stop by one of our convenient locations or call 920-482-3700.

Contact your Shoreline representative for complete details. Interest on all accounts is accrued average daily and all rates are subject to change. This Fee Schedule is effective as of 1/1/2020. \*This fee includes all convenient withdrawals and transfers (i.e. Pre-authorized or Automatic Transfer, telephone transfer, online banking transfer, etc.). Transfers made in Person, by mail, ATM or Night Deposit are not considered convenient withdrawals.



### Customer Service 24 hours a day, 7 days a week

ATMs at all locations  
CUTalk  
Toll Free 800-715-1415

Online Banking/Bill Pay  
ShorelineCU.org

Download our Mobile App on the App store or Play store today!

Follow us on Social Media and download the Shoreline App today!



# SHORELINE'S LOW FEES

Experience the Hometown Difference with our many No-Fee Account options!



Federally insured by the NCUA. Equal Housing Opportunity.

## REGULATORY FEES

DESCRIPTION	AMOUNT	HOW TO AVOID
Regulation D Violation*	\$15/item	Limit overdraft transfers(6), and ensure that your payroll, debit card transactions, and other electronic transactions are coming from your checking account in accordance with Federal Regulation D.
Dormant/Inactivity Account	\$10/month	Perform a transaction at least once per year.
Saver's Sweepstakes - Withdrawal Violation (first and second)	\$10	Only withdraw funds during the withdrawal period, which is during the month after 12 months of the date the account was opened or last renewed (referred to as the "13th Month")

## OTHER FEES

DESCRIPTION	AMOUNT	HOW TO AVOID
Non-Sufficient Funds/Overdraft	\$28	Maintain a positive current balance. Enroll in online banking, telephone banking, e-alerts, etc. to check your balances. Or add Overdraft Protection
Overdraft Transfer	From Deposit Account, >\$10 - \$10/transfer From Deposit Account, <=\$10 - Free From Kwik Cash/HELOC - Free	Open Kwik Cash or Home Equity Line of Credit (HELOC). Enroll in e-alerts for low balance notifications.
Closure of Account (Within 90 days)	\$10	Keep your account with Shoreline open to take advantage of our great products and services.
Early Withdrawal (Christmas Club Account)	\$5	Wait for the automatic transfer from the account to occur on October 31 of each year. The transfer will show in your Primary Share account on November 1 of each year.
Returned Closed-End Loan Payment	\$15	Ensure sufficient funds are available when making a loan payment.
Returned Deposit Item	\$28	Ensure sufficient funds are available when depositing a check. Enroll in online banking, telephone banking, e-alerts, etc. to check your balances.
Fax Charge	\$2/Fax	Seek alternative delivery methods such as email or USPS.
Faxed Payoff Request	\$15	Seek alternative delivery methods such as email or USPS.
Check Cashing Fee	\$5/check	Age 18 or under, lending relationship, or deposits of greater than \$250. Deposit the check and wait for funds to clear before withdrawing funds. Open a credit card to limit withdrawals from the checking account to once per month.
Bill Pay (if service is not used)	\$3.95/month	Use Bill Pay service at least once per month to avoid this fee.
Paper Statement Fee	\$3/month**	** Effective September, 2019. Waived for members younger than 18 and older than 60, for members who have an open loan or credit card, and those who have an average monthly balance of at least \$250. OR Sign up for Estatements through our online banking portal.
Safe Deposit Box	Varies	N/A
Returned Mail Fee	\$10/item	Keep your address updated with Shoreline to avoid this fee.