



**UNITED STATES
SENATE FEDERAL
CREDIT UNION**

Schedule of Fees and Service Charges

Effective December 20, 2024

Service	Description	Fee
Membership Fees		
Membership Fee	One-time, non-refundable fee to maintain lifetime membership	\$1.00
Closed Account Fee	Charged when a new account is closed within 90 days of opening	\$5.00
Inactive Account Fee	After no activity for one year fee is charged every six months	\$5.00
Account Fees		
Account Number Change	Free if account change is to protect member from fraud	\$20.00
Transaction Services		
Check Copy		\$5.00
Returned Check Fee	We do not charge a fee for this service	\$0.00
Stop Payment	Fee for one check or check series or one ACH	\$15.00
Overdraft/NSF Fee	We do not charge a fee for this service	\$0.00
Transfers to Pay Checks		
Call Center Transfer	Transfers Initiated through Call Center staff	\$2.00
Gold Source Checking		
Minimum Balance Fee	Fee imposed for balances below \$2,000 minimum	\$15.00
ATM Fees	Gold Source Accounts pay no CU fees	\$0.00
Smart Certificates		
	90 days of dividends paid and accrued on the withdrawal for terms of 1 year or less	
	120 days of dividends paid and accrued on the withdrawal for terms of 1 year and up to and including 2 years	
	180 days of dividends paid and accrued on the withdrawal for terms of greater than 2 years and up to and including 3 years	
	360 days of dividends paid and accrued on the withdrawal for terms of greater than 3 years	
ATM Fees		
USSFCU ATMs	This includes Congressional FCU and Certain Network ATMs	\$0.00
Non-USSFCU ATMs	USSFCU fee - ATM operator fee may apply	\$1.00
USSFCU ATMs - Non-USSFCU Cards	Non-USSFCU, WPCFCU or appropriate network Cards at USSFCU Machines	\$3.00
Services		
Address Search	Bad address fee - every 6 months	\$10.00
Cashier's Check	Payee is other than member	\$6.00
Check cashing non-member	Cashing member check by non-member	\$10.00
Expedited/Overnight Delivery	Member request to have items send expedited or over night	\$30.00
Pay by Debit Card	Payment using a non-USSFCU card	\$15.00
Reloadable cards	Separate schedule	Varies
Research	Per hour or fraction	\$30.00
Statement Reprint Request	Per statement	\$5.00
Savings Bonds		\$5.00
Verification fee	Deposits or Loans - per request	\$25.00

Foreign Service/Wire Transfers/Other

Service	Description	Fee
Domestic Wire		\$25.00
Cash Advance (Foreign Debit Card)		\$10.00
Foreign Check Deposit	Canada	\$20.00
Foreign Check Deposit	Other than Canada	\$40.00
Foreign Currency	Foreign Currency	Varies
Foreign Wire		\$40

Lending Fees and Services

Attachment, Writ or Levy Fee	Per Attachment, Writ or Levy	\$75.00
CC ISA Fee		1.00%
Fee for Late Payment by Phone	Electronic payment for delinquent loan(s) using a non-USSFCU account	\$15.00
Home Equity Fees	Pass Through closing fees	Varies
Home Equity Modification Fee		\$250.00
Late Credit Card Payment		\$35.00
Letter of Credit Fee	Fee to issue performance bond, Minimum \$250.00	1.00%
Lien Registration	Fee to place lien on Vehicles	Varies
Skip a Pay Fee	Online Banking	\$25.00
Skip a Pay Fee	In Branch/Phone	\$35.00
Subordination Fee		500.00

