



**P.O Box 1355  
Hartsville, SC 29551  
(843) 332-4506**

**Truth-in-Savings Act Rate and Fee Schedule  
THE DATE OF THIS RATE AND FEE SCHEDULE IS:**

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at (843) 332-4506

Par Value of Membership Shares: The Par Value of a Membership Share is \$25.00

Share Account	Share Savings Account	Vacation Savings Account	IRA Savings Account	Christmas Savings Account	Secure Checking Account	Share Draft Account
Dividend Rate						
Annual Percentage Yield (APY)						
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit	\$25.00	N/A	N/A	N/A	N/A	N/A
Minimum Balance to earn APY set forth in this Schedule	\$25.00	N/A	N/A	N/A	\$5,000 to earn APY	\$5,000 to earn APY
<b>Term Share Certificate and IRA</b>	<b>Fixed Rate Share</b>			<b>Fixed Rate IRA</b>		
Minimum Opening Deposit – Minimum Balance to earn APY	\$1,000			\$1,000		
Dividends Compounded	Monthly			Monthly		
Dividends Credited	Monthly			Monthly		
Dividends Period	Monthly			Monthly		
<b>Term Dividend Rate</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>		
6 Month						
12 Month						
18 Month						
30 Month						
48 Month						
9 Month (minimum \$50,000)						
6 Month Student (minimum \$500)						

**Credit To Accounts For Member Deposits and Business Day Disclosure:**

The Credit Union’s “daily cut-off time”: All deposits received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below

The Credit Union’s “daily cut-off time” for Wire Funds Transfer: Any dollar amount may be transferred until 1:00 p.m., on a business day. Any request for a transfer after 1:00 p.m. will be sent on the next business day we are open.

The Credit Union’s business day disclosure: Our business days are Monday through Friday 8:30 a.m. to 5:30 p.m., excluding holidays.

**State Laws:** Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.

**Electronic Funds Transfer Services**

Daily ATM Limits (\$/#)	*\$1,200.00 / 15 Per 24 Hours	Daily POS Limits (\$,#)	*\$1,200.00 / 15 Per 24 Hours
Daily Check Card Limits (\$,#)	\$5,000.00 / 15 Outstanding at one time	Bill Payment Limits	\$10,000.00 Per Bill

**\*Cumulative Limits: \$1,200.00 / 15, Per 24-hour period**

**Networks Available to EFT Transactions: VISA, CIRRUS, ACCEL/EXCHANGE, CO-OP**

Non SPC Anytime ATM Transaction/inquiries	\$1.00
Replacement ATM/Debit/Instant Issue Card fee (No charge for fraud, stolen, Credit Union error/poor quality cards)	\$10.00
First time SPC MyStyle Debit Card (Free to Secure Checking Account members)	\$10.00
Upgrading to Instant Issue from regular debit card (caused by fraud)	\$5.00
Replacement PIN Fee (per occurrence)	\$5.00

**Home Banking Inquiries:** 1-800-249-8459 or Attention: Member Service Department, PO Box 1355, Hartsville, SC 29551

**Lost or Stolen SPC Anytime Debit/ATM card/PIN: Call the credit union at (800) -554-8969, 24 Hours a day, 7 days a week.**

**Fees and Services Charges for all Accounts and Services:**

Fees	Charge
Insufficient funds draft, paper or electronic (per item)	\$30.00
Courtesy Pay Fee (per item)	\$30.00
Account reconciliation/research/verification of deposit fee (per hour)	\$15.00
Check (Share Draft) Copy (per item)	\$3.00
Statement copy (per statement/printed)	\$3.00
Certified check fee (excess of 1 per month)	\$5.00
Account Printout	\$3.00
Levy/Garnishment Processing Fee	\$15.00
Branch Plant Withdrawal Fee (excess of 1 per month)	\$5.00
Wire transfer domestic (per transfer) – outgoing	\$15.00
Wire transfer international (per transfer) – outgoing	\$20.00
Below Share minimum balance (after 90 days of opening) (per month)	\$5.00
Excess of three (3) non-automated in person withdrawals within the same month	\$2.00
Safe Deposit Boxes (Annual Fee): Non-automated billing option (additional fee)	\$10.00
3"x5"	\$25.00
3"x10"	\$40.00
5"x10"	\$55.00
10"x10"	\$70.00
Stop Payment (per request)	\$30.00
Return Cash/Deposit item (per item)	\$15.00
Check Printing (Approved Check Printer: Harland Company, Inc.)(per 100 drafts)	Price varies depending on style
Incorrect Address (per statement period)	\$5.00
Early Christmas/Vacation Club withdrawal fee (per withdrawal)	\$10.00
Counter Checks	\$3.00 for 3
Third Party Check Cashing Fee (Share Balance under \$100 and no other services) (per item)	\$5.00
Coin Machine (applies to member business accounts and non-members only)	5% of coin total
SPC Bill Payer (Bill Payment Service)	
Active Bill Pay Members	Free
Inactive Bill Pay Members (In order to be an Active Bill Pay member you must pay at least one bill every monthly billing period using SPC Bill Payer)	\$5.95 month
Inactivity/Dormancy (per month after 12 months without activity)	\$10.00
Merchant Check Fee	\$20.00
Paper Statement fee (Not applicable for members under 18 years of age, over 65 and members with an aggregate balance of over \$5,000)	\$2.00
Collection Item (per item)	\$20.00
Secure Checking Account (per month)	\$6.95
Account Closing (within 90 days of opening)	\$25.00
Small Account Balance Fee after 60 days (Not applicable for members under 18 years of age, over 65, members with an average aggregate balance of over \$250.00 and Secure Checking Account members)	\$5.00
Account Re-opening within 18 months of original closure	\$ 50.00

**Revised 08/01/2018**