

Consumer fee schedule



	ITEM	AMOUNT
ATM & ELECTRONIC TRANSFERS	Withdrawal at non-SECU/CO-OP/ Allpoint Network ATMs	No SECU fee ¹
	Domestic wire transfers	Outgoing: \$20 each
	International wire transfers	\$40 each

¹ When using ATMs out of the SECU, CO-OP, or Allpoint networks, please remember that the financial institution providing the ATM may charge a fee (called a surcharge). Multiple fees may be charged if the customer executes multiple transactions, such as making a balance inquiry and then withdrawing money. [Use our ATM search to find a surcharge-free ATM near you.](#)

	ITEM	AMOUNT
CHECK SERVICES	Personal checks	1 free order of SECU-style checks per account per calendar year. Variable fee for additional check orders depending on quantity and style selected
	Official checks and money orders	\$5 each

	ITEM	AMOUNT
INSUFFICIENT FUNDS	Unpaid (non-sufficient funds/NSF) or paid (overdraft)	\$30 per presentment ² (check, ACH, debit card, or other electronic withdrawal) ³

² If the transaction is resubmitted for payment and the available balance is still insufficient, you may be charged an additional fee each time the transaction is resubmitted.

³ Insufficient funds fees (paid or returned) are only applied for items that are more than \$2 and are limited to a maximum of nine (9) per account per day.

ADDITIONAL SERVICES	ITEM	AMOUNT
	Check copy/look up	\$5 for each printed copy. Images of checks are available for free up to 180 days through online banking.
	Copies of statements/account history	\$5 for each printed statement. Digital statements are free and available for up to 3 years in online banking.
	ATM and debit card replacement	\$5.50 each
	Stop payment (personal and official checks and electronic payments)	\$30 each
	Account reconciliation & research	\$20 per hour
	Verification of deposit	\$10 each
	Foreign debit card transactions at ATMs and point of sale	1% of the transaction amount ⁴
	Account closure	No fee ⁵
	Escheat	Balances \$50 and under: \$10 each Balances over \$50: \$20 each
	Expedited shipping of cards and checks	Varies
	Garnishment, IRS levy, attachments, liens	\$100 each
Undeliverable statements	\$3 each	

⁴ This fee, calculated in U.S. dollars, will be imposed on any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

⁵ SECU may impose a penalty if you withdraw funds from your certificate of deposit (CD) account(s) before the maturity date.

These fees are incorporated by reference and made a part of the Membership Agreement and Disclosures applicable to your account with SECU and are subject to change without notice except as required by law.

Please see our [Membership Agreement and Disclosures](#) for more details.



PO Box 23896, Baltimore, MD 21298
 Federally insured by NCUA | Effective December 10, 2025