At SCE Credit Union, we understand the importance of keeping costs low while ensuring our members receive exceptional value. Our fee structure is thoughtfully designed to offer fairness and competitiveness, guaranteeing you receive maximum benefit from our suite of financial solutions.

Let us stand by your side as your trusted ally in shaping a future full of financial prosperity – one where you're valued and supported every step of the way. Together we rise!

ACCOUNT FEES

Fee	Amount	Description
Card or PIN special delivery	$25	domestic; international at cost
Card replacement	$5	debit or credit
Check cashing	free	1.5% of amount per check for non-members, $5 minimum
Check copies	free	
Check orders	at cost	personal or business
Checks paid	free	30¢ per check over monthly limit on business accounts[1]
Coin deposit	5%	of amount redeemed by members, waived on Youth accounts. 10% for non-members
Currency/Coin	free	$2 per $1,000 over monthly limit on business accounts[1]
Deposited items	free	10¢ per check over monthly limit on business accounts[1]
Deposits	free	$2 per deposit over monthly limit on business accounts[1]

Fee	Amount	Description
Early withdrawal	free / 2 free / 4 free	unlimited via Digital Banking on Super Saver per year on Club accounts, then $15 per year on Youth Super Saver, then $15
Foreign collections	$30 / $45	Canada / All other countries
Foreign transactions	1%	of total transaction, debit or credit
Inactive account	$5	no activity in 12 months - waived with balances > $250 or for members under 18
IRA transfer	$25	if transferring to another financial institution
Medallion stamp	free	at select branches; by appointment only
Official checks	free	1 per day, $3 each additional
Safe deposit box[2]	varies	annually by size and availability
Service fee	$15	Fresh Start Checking - monthly
Temporary checks	free	up to 2 pages per calendar year

SERVICE CHARGES

Fee	Amount	Description
ATM surcharge	free	when using SCE Credit Union or CO-OP Network ATMs, otherwise $2
Bill Pay	$5 / $20	expedited electronic payment / expedited check payment
Courtesy Pay[3]	$26	no fee if overdrawing account's available balance by $5 or less and paid by using Courtesy Pay, or if transaction is $5 or less and paid by using Courtesy Pay; no more than 3 per day per account
Deposit adjustment	$2.50	
DMV services	$50	title transfers, lease buyouts, private party and out-of-state sales
Escheat	$2	
Home equity	$40 / $20 / $250	line demand / line demand update / subordination
Legal action	$75	taxes levies, judgments, garnishments or subpoenas
Legal copies	20¢	per page
Loan document copy	$10	
Loan modification	$50	
Notary	$10 / $5	California, $2.50 each additional signature / Nevada, $2.50 each additional signature

Fee	Amount	Description
Payments	free / $12.50 / $10 / $6.50	through Digital Banking / representative-assisted / ACH or debit through website / recurring ACH or debit through website
Research	$24	per hour
Returned deposited item	free	$25 if deposited or cashed check on account with same ownership or on loan payment
Returned mail	$5	up to $30 refund with correction
Returned/non-sufficient funds	$26	per item each time presented and/or if paid and not covered by Courtesy Pay
Skip payment	$30	limit 2 per rolling year or 12-month period
Stop payment	$15 / $25	checks, bills and ACH / official checks
Statement copies	$3	per statement
Statments	free / $5	for eStatements / for paper statements, per statement[4]; waived on new accounts for 3 full months after date account is opened
Verification of deposit or mortgage	$15	
Wire transfers	$25 / $40	domestic / international