

Digital Services	
<b>Online Banking and Mobile Banking App</b> Check your balance, transfer money, make a payment and send funds to friends.	Free
<b>Mobile Deposit</b> Deposit your checks easily from your phone using the app.	Free
<b>Overdraft Transfers</b> Funds automatically transfer from a selected savings account or line of credit to cover any negative balance that may occur within a selected checking account.	Free
<b>Card Controls</b> Turn your card(s) off or on instantly as needed from online banking and the mobile app.	Free
<b>Bill Pay</b> Make one-time payments or schedule recurring payments in online banking and the mobile app.	Free
<b>ATM Network</b> Access more than 30,000 ATMs across the U.S. To find an in-network ATM near you, visit solaritycu.org.	Free
<b>Online Loan Payments</b> Make your Solarity loan payment online at solaritycu.org with your card or directly from another account.	Free
Account Services	
<b>Courtesy Pay*</b> This is an overdraft service that allows us to cover an insufficient funds item up to an approved limit on a debit card purchase, ATM withdrawal, check or ACH transaction. If the approved limit on Courtesy Pay is reached, items may be returned as Non-Sufficient Funds (see below for details), and fees will be assessed accordingly.	\$25 How to avoid this fee: Set up overdraft protection to transfer funds from a savings account. Transfers from a savings account are free.
<b>Non-Sufficient Funds (NSF)</b> This fee is assessed for any item that is returned unpaid. An item may be presented more than once, resulting in multiple NSF fees associated with the same item.	\$25 How to avoid this fee: Set up overdraft protection to transfer funds from a savings account. Transfers from a savings account are free.
<b>Incoming/Outgoing Wires</b> This is an electronic transfer of funds from one person to another.	\$5 incoming \$25 outgoing
<b>Replacement of Debit or Credit Card</b> If a replacement for a damaged or missing card is needed, instant-issue cards are available at our branch locations.	\$5 per card replacement
<b>Temporary Checks</b> We can provide interim checks until a box of checks is available or for members who rarely use checks.	\$4 per sheet of 4 checks
<b>Teller Checks</b> We withdraw funds from your account and issue a teller check payable to the party you designate.	\$5 each
<b>Box of Checks</b> Prices vary depending on customization selections.	Costs vary
<b>Low Balance</b> A minimum balance is required for Primary Savings and Dividend Checking accounts.	Primary Savings: \$3 Dividend Checking: \$6 How to avoid this fee: Maintain required minimum balance for the account.
<b>Excess Withdrawals in a Money Market Account</b> Applies to each debit transaction over 6 per statement cycle, such as withdrawals and transfers made online, at an ATM or by card, check, ACH or wire.	\$5 each How to avoid this fee: Limit withdrawals to 6 during the statement cycle.
<b>IRA Annual Fee</b> Applies to any membership account with one or more IRA Savings or IRA Certificate.	\$20
<b>Inactive Account</b> Applies after 12 months of no member-initiated transactions.	\$6 per month

Statements	
<b>eStatements</b> eStatements can be securely stored for up to 12 months and accessed through online banking.	Free
<b>Paper Statements</b> Members with auto loans, home loans, credit cards or home equity lines of credit may receive paper statements at no cost. Fee waived for primary account holders under 18.	\$4 each How to avoid this fee: Sign up for eStatements.
Special Requests	
<b>Signature Guarantee (Medallion)</b> This certification stamp guarantees that the signature authorizing the transfer of securities is authentic.	\$25
<b>Skip-a-Pay</b> This service allows you to skip a payment on certain loans.	\$30
<b>Stop Payment</b> This is an authorized withholding of payment on one check or a series of up to 25 consecutively numbered checks.	\$25
<b>Print out of Account Inquiry/Check/Statement Copy</b> Printed copies of member account information are available upon request.	\$1 per page How to avoid this fee: Sign up for eStatements and print copies at home.
<b>Research, Document Recovery, Account Reconciliation</b> We charge for our employees' time, rounded to the nearest hour, to manually review records and provide documentation.	\$25 per hour
Processing Fees	
<b>Check Cashing</b> A check cashing fee will be charged on any account that does not meet one of the following criteria: Member is under the age of 18, has a loan or line of credit, maintains an average balance of \$250 or more or has made a deposit of \$500 in the past 30 days.	\$10 each How to avoid this fee: Download our mobile app and deposit checks using mobile deposit. Available funds can be withdrawn from any Solarity ATM without charge.
<b>Non-Member Check Cashing</b> A check cashing fee charged to anyone who is not currently a member of Solarity Credit Union.	\$10 each
<b>Foreign Transaction</b> Applies to Visa® credit and debit card purchases or cash advances outside the United States or in a foreign currency, regardless of your location at the time of the transaction.	2% of transaction amount
<b>Collection/Processing - Foreign Negotiable Items</b> Collecting funds and working with international requirements.	\$20 flat fee
<b>Processing of Legal Orders, Garnishments and Levies</b> Processing funds according to the government or court directives.	\$75 each

\*Must be at least 18 years old and not past due on any Credit Union obligation. New Checking accounts opened 30 days or less may have a \$100 limit including fees. There is no limit to the total fees that can be charged per account. Eligibility is at the discretion of the Credit Union. A request to "Opt-in" for Courtesy Pay will be required for Point of Sale or ATM debits. Repayment of overdraft balance and fees are payable upon demand. If payment is not made within 20 days, Courtesy Pay may be suspended. This fee may be imposed for overdrafts created by checks, ATM withdrawals, debit card transactions or by other electronic means, as applicable.

All rates and fees may be subject to change. For digital services, your data carrier fees may apply. Accounts upon approval. For a complete list of account terms and conditions, refer to the Membership and Account Agreement and Explanation of Overdraft Services, which can be requested at a branch or by calling 800.347.9222.

Federally Insured by NCUA | Membership required

## Fee updates effective May 1, 2026

As of May 1, 2026, the following changes apply to both business and consumer accounts unless otherwise noted.

- **Copies of Account Information:** \$4 per item requested for statement copies, account history and/or check images, whether provided electronically or printed.
- **Wires:** Incoming \$5, Outgoing \$30
- **Collection/Processing of Foreign Negotiable Items:** \$30 each
- **Returned Statement:** \$5 for each statement returned as undeliverable by the postal service; excludes minor accounts and memberships with loans.
- **Early Membership Closure:** \$5 if the membership is closed within the first 180 days.
- **Express Deposit Box Transaction:** \$5 each; does not apply to loan payments.
- **Basic Business Checking, Monthly Service Fee:** \$10 when balance falls below \$2,500.