

Digital Services	
Online Banking and Mobile Banking App Check your balance, transfer money, make a payment and send funds to friends.	Free
Mobile Deposit Deposit your checks easily from your phone using the app.	Free
Overdraft Transfers 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
Card Controls Turn your card(s) off or on instantly as needed from online banking and the mobile app.	Free
Bill Pay Make one-time payments or schedule recurring payments in online banking and the mobile app.	Free
ATM Network Access more than 60,000 ATMs across the U.S. To find an in-network ATM near you, visit solaritycu.org.	Free
Online Loan Payments Make your Solarity loan payment online at solaritycu.org/loan-pay with your card or from another account.	Free
Account Services	
Courtesy Pay* 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 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.
Non-Sufficient Funds (NSF) 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.
Wires This is an electronic transfer of funds from one person to another.	Incoming: \$5 Outgoing: \$30
Replacement of Debit or Credit Card If a replacement for a damaged or missing card is needed, instant-issue cards are available at our branch locations.	\$5 per card replacement
Temporary Checks 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
Teller Checks We withdraw funds from your account and issue a teller check payable to the party you designate.	\$5 each
Box of Checks Prices vary depending on customization selections.	Costs vary
Service Fee For Primary Savings and Dividend Checking, a minimum balance is required to avoid the service fee.	Primary Savings: \$3 Dividend Checking: \$6 How to avoid this fee: Maintain required minimum balance for the account.
Excess Withdrawals in a Money Market Account 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.
IRA Annual Fee Applies to any membership account with one or more IRA Savings or IRA Certificate.	\$20
Inactive Account Applies after 12 months of no member-initiated transactions.	\$6 per month
Early Membership Closure Assessed if the membership is closed within the first 180 days.	\$5

Statements	
eStatements eStatements can be securely stored for up to 12 months and accessed through online banking.	Free
Paper Statements 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.
Returned Statement Assessed for each statement returned as undeliverable by the postal service; does not apply to minor accounts and memberships with loans.	\$5 each How to avoid this fee: Update your address and/or sign up for eStatements.
Special Requests	
Signature Guarantee (Medallion) This certification stamp guarantees that the signature authorizing the transfer of securities is authentic.	\$25
Skip-a-Pay This service allows you to skip a payment on certain loans.	\$30
Stop Payment This is an authorized withholding of payment on one check or a series of up to 25 consecutively numbered checks.	\$25
Copies of Account Information Applies to each item requested for statement copies, account history and/or check images, whether provided electronically or printed.	\$4 per item How to avoid this fee: Sign up for eStatements and print copies at home; access other account information in online or mobile banking.
Research, Document Recovery, Account Reconciliation We charge for our employees' time, rounded to the nearest hour, to manually review records and provide documentation.	\$25 per hour
Processing Fees	
Express Deposit Box Transaction Assessed for each transaction made through the Express Deposit box in the lobby; does not apply to loan payments.	\$5 each
Foreign Transaction 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
Collection/Processing of Foreign Negotiable Items Collecting funds and working with international requirements.	\$30 each
Processing of Legal Orders, Garnishments and Levies Processing funds according to the government or court directives.	\$75 each
Non-Member Check Cashing A check cashing fee charged to anyone who is not currently a member of Solarity Credit Union.	\$10 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 fees 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