

Salt Creek Credit Union

911 North Elm Street, Suite 129, Hinsdale, IL 60521

Phone 630-325-3740 Fax 630-325-3741

www.saltcreekcu.org

Credit Union Hours

Monday	8:30 A.M.-4:30 P.M.
Tuesday	8:30 A.M.-4:30 P.M.
Wednesday	8:30 A.M.-4:30 P.M.
Thursday	8:30 A.M.-4:30 P.M.
Friday	8:30 A.M.-4:30 P.M.

Credit Union Holidays

Sept 6, 2010 – Labor Day

**Looking for a new or used car?
Call for current auto and loan rates!**

SALT CREEK VISA CARD

Balance Transfer and Cash Advances 6.0% for a period of six months from the issuance date 9.9% thereafter.

Annual percentage rate (APR) for Purchases 9.9%.

Come into the credit union to pick up an application for this program and see if you qualify.

Great America Tickets on sale at credit union!

Adult & Children tickets \$32.00

Children 2 and under free

Stop by and purchase your tickets for your day at Great America.

Or purchase tickets on line at www.saltcreekcu.org (\$5.00 printing fee)

Do you know the credit union offers the following services?

Cashier checks, Notary, American Express Travelers checks, Western Union, Wire Transfer to any bank, Visa Gift Cards, Postage stamps, Delta Sonic Car Wash, AMC Discounted Movie Tickets, Noah's Ark V.I.P. Saving Cards.

* Some of the services have fees see the next page to check our current fees, or call for cost of service 630-325-3740.

Salt Creek Credit Union

Fee Schedule

GENERAL SERVICES

ACH Return Item \$30.00
Accounts Closed Within 90 Days \$10.00
Reopen Closed Account \$10.00
Account Reconciliation/Research \$30.00/hr
Below Minimum Share Balance (\$25.00) \$1.00/mo
Club Account Early Withdrawal \$ 25.00
Inactive Share Account (after 2 years) \$25.00/annual
Express Mail Actual Cost
Garnishment/Levy \$5.00
Return Check Deposit \$20.00
Return Statement (new address not provided) \$2.00
Statement Copy \$2.00/cycle
Stop Payment (Teller Check) \$32.00
Teller Check (One free per day per member) \$ 2.00
Teller Check Copy \$ 5.00
Travelers Check .50 per hundred
Travelers Checks two sign .50 per hundred
Prepaid Gift Card \$2.50 each

Wire Transactions/Western Union

Outgoing \$25.00
International Actual Cost + \$10.00
Electronic Wire in Free
Electronic Wire out (United State) \$20.00
Electronic Wire out (International) Actual Cost + \$10.00

CHECKING ACCOUNTS

NSF/Return Check \$30.00
Overdraft Transfer From Shares \$3.00
Reopen Closed Account \$10.00
Check Copy \$ 2.00
Check Printing Actual Cost
Statement Copy (per month) \$ 2.00
Stop Payment \$25.00
Account Reconciliation/Research \$30.00/hr

Real Estate

Duplicate Copy of Mortgage Release \$10.00
Loan Payoff Request Letter \$5.00
Subordination Fee \$5.00

ATM/DEBIT CARDS

ATM Deposits & Withdrawals FREE
Card Replacement/Additional Card \$10.00
Disputed Transaction \$15.00
Network ATM Transactions
After 4 withdrawals per month \$ 1.00 each
Inquiry \$ 1.00 each
Denial \$ 1.00 each
Incorrect PIN \$ 1.00 each
NSF Transaction \$30.00
Temporary Limit Increase \$5.00
Copy of PIN \$5.00

LOANS

Consumer Loans

Auto Lien Release Letter \$5.00
Loan Payoff Request Letter \$5.00
Late Payments \$10.00
Return Check Payment \$20.00
Title Correction/Duplicate Actual Cost
Letter to take Auto out of Country \$5.00

VISA

Card Replacement \$10.00
Late Payment \$20.00
Return Check/Debit \$25.00
Statement Copy \$5.00/cycle
Document Copy Fee \$12.00
Pay by phone \$10.00
Cash Advance Fee \$5.00
Foreign Transaction Fee \$1.00% of each transaction
In U.S. dollars
Emergency Card Replacement Fee \$150.00
Rush Fee \$35.00
Card Recovery Fee \$65.00

Funds Availability

\$500.00 Daily Cash Limit
New Accounts, deposit in excess of **\$100** and accounts
with reasonable cause to hold funds an
9 days hold on all checks deposited.

Certificates of Deposit

Early Withdrawal Penalty
6 Months Term 30 days of interest
12 Months Term 60 days of interest

Effective Date July 1, 2010