

# ENewsflash

SCORE Federal Credit Union • October 2009 • [www.scorefcu.com](http://www.scorefcu.com)

## Managing your holiday money

### SCORE MASTERCARD

**Great Rates, Worldwide Acceptance, Rewards and no surprise fees...**

Get it all with a SCORE Federal MasterCard. Choose from several options and find the card that best meets your needs.

<b>STANDARD CLASSIC</b>	<b>10.90% APR</b>	<b>MAX. LIMIT \$5000*</b>
<b>GOLD</b>	<b>9.90% APR</b>	<b>MAX. LIMIT \$10,000*</b>
<b>PLATINUM</b>	<b>6.90% APR INTRODUCTORY RATE FOR FIRST SIX MONTHS 9.90% APR AFTER INTRODUCTORY PERIOD EXPIRES</b>	<b>MAX. LIMIT \$20,000*</b>

There are no annual fees for any of the SCORE MasterCards. Call your credit union to set-up your SCORE Mastercard or visit the website at [www.scorefcu.com](http://www.scorefcu.com).

\*Limits based on credit scoring and income limits.

**To apply for a SCORE MasterCard or to increase the limit on your existing SCORE MasterCard, call the credit union 850-488-1015, or apply online at [www.scorefcu.com](http://www.scorefcu.com).**

### VISA GIFT CARD

**Is the perfect Way to Save, Save, Save**

November has arrived and you can feel the holiday season approaching. The holidays bring out different emotions in everyone. Some are always excited by the fun, whimsy and pace. However, others feel anxious about the never ending list of tasks; shopping that can often seem aimless and way too time consuming; and don't forget the stress of staying within budget.

The VISA gift card from SCORE can help you eliminate your shopping list in one stop and help you save time and money. It's the perfect gift for the hard to please, the person who has everything, or the new college student. The VISA Gift Card answers all of those shopping challenges and also makes a great stocking stuffer. The bonus of the VISA Gift Card is that you can save a tank of gas and valuable time by eliminating the shopping from your "to-do" list. VISA Gift Cards from SCORE are available in amounts from \$25-\$750.

**Stop by any SCORE location to purchase VISA Gift Cards.**

### Calendar

#### Veterans Day

Wednesday, November 11, 2009

#### Thanksgiving

Thursday & Friday, Nov. 26-27, 2009



# New Fee Schedule

Effective 12-1-09

## SHARE ACCOUNT FEES FEE AMOUNT

New Member Fee		\$5.00
New Member Deposit		\$5.00
Membership Terminated w/in 90 days		\$5.00
Share Withdrawal (first 3 free)		\$2.00
Christmas Club Withdrawal (first one free)		\$5.00
	Deposited Return Item: Member Drawn	\$30.00
	Third Party	\$10.00
	NSF	\$30.00

## SHARE DRAFT ACCOUNT FEES

NSF		\$30.00
Overdraft Transfer		\$5.00
Stop Payment		\$25.00
Check Copy:	-If cleared within last 12 mos	\$3.00
	-If cleared > 12 months ago	\$5.00
Temporary Checks	-New Account free	
	-Existing Account \$	2.00 for 6
Check Orders		Prices vary by style
Business Accounts	-Avg daily bal < \$1000	.10 per transaction
	-Avg daily bal \$1000 or greater	.10 per transaction over 25 items per month
	-For Members w/ a current loan	.10 per transaction over or Mastercard Account 50 items per month
Community/Association Accounts	-Avg daily bal > \$100	Free
	-For Members w/a current loan	.10 per transaction over or Mastercard Account 50 items per month
Non-Profit/Qualified 501[c][3]		Free

## INTERNET BANKING

Basic Access with Unlimited Use		Free
Basic Access with Bill Payer		\$3.00 per month
		Free if signed up for E-Statement
NSF Transactions		\$30.00
Stop Payment		\$25.00
Bill Payer Research		\$25.00

## ATM/DEBIT CARD/MASTERCARD

Initial Card		Free
Replacement of Lost Card		\$5.00
Rush Card		\$40.00
Balance Inquiry		.50 each
Withdrawals		4 free/\$1.50 thereafter
Deposits		Free
Copy of Sales Ticket (non-fraud)		\$10.00

# New Fee Schedule

Effective 12-1-09

*continued*

## SHARE CERTIFICATE

Early termination of Share CD	-If less than 1 year to maturity	30 days Interest
	-If more than 1 year to maturity	90 days Interest

## SHARED SERVICE

Shared Service Transaction		\$1.95 per day
Teller/Cashier's Check for Non Members		\$7.00

## OTHER SERVICE FEES

Phone Assistance/Transactions by Fax		\$1.25
Teller Checks (first three free)		\$2.00
SCORELINE (10 free calls per month)		\$1.00 per call after 10
Statement Copy		\$5.00
Dormant Account (for balances less than \$100)		\$5.00 per month
Account Reconciliation		\$15.00 per hour
Account Research (1 hour minimum)		\$15.00 per hour
Money Orders		\$1.50 each
Traveler's Checks		\$1.00 per \$100
Traveler's Checks for two		\$1.50 per \$100
Gift Checks		1% of face amount
Visa Gift Card	-Less than \$100	\$2.50
	-\$100 or greater max \$750	\$5.00
Cashier's Checks	-Members	\$5.00
	-Non Members	\$7.00
Wire Transfers	-Outgoing	15.00
	-Incoming	\$10.00
	-International	\$40.00
	-Western Union	\$20.00
Collection Item		\$15.00
Garnishment/Levies		\$50.00
Legal Process Fee		\$50.00
Return Mail		\$5.00
Amortization Schedule		\$5.00
Notary Service (members only)		Free
Photocopy Service		.25 per item
Fax Service	-Local	\$1.00 per page
	-Non Local	\$2.00 per page
New Account Transfer		\$25.00
Check Cashing	-If avg bal < \$100	1% of check amt (min \$3)
	-If receiving 50% or greater	1% of cash back amount