

# Account Contract • Part 2

## Fee Disclosure

### Fee Schedule

Fees are effective as of 01/02/2018 and are subject to change.

Each account holder agrees to the terms set forth in this Fee Disclosure and acknowledges that it is a part of their Deposit and Business Account Contracts.

#### Debit and Credit Cards

<b>Rush Orders</b> .....	\$30.00 per order
<b>Card Replacement</b> – one free each year.....	\$10.00 per card
<b>International Transaction</b> – any card transaction made in a foreign country or currency .....	2% of transaction amount

#### Credit Union Checks and Money Orders

<b>Cashier's Checks and Money Orders</b> .....	\$3.00 each
FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending; FREE if payable to self	

#### Electronic Services

<b>Bill Pay</b> – FEE WAIVED up to 2 months	
Consumer Accounts – FREE with a Super Saver or Premium Spending Account .....	\$4.95 monthly
Business Accounts.....	\$9.95 monthly
<b>Wires – Domestic</b>	
Bank to bank.....	\$20.00 each
Recurring bank to bank: one-time set-up fee for each preauthorized agreement.....	\$10.00 each

#### Safe Deposit Boxes – Available at Midtown Branch Only

Sizes range from 3X10 to 10X10.....	\$55.00 - \$115.00 annually
Key deposit.....	\$5.00
Lost key/box drilling.....	\$125.00 each

#### Savings, Spending and Certificate Accounts

<b>Savings Accounts</b>	
Premium Savings (S19).....	\$3.00 monthly
FEE WAIVED with \$50.00 minimum daily balance	
IRA (All types combined) .....	\$5.00 monthly
FEE WAIVED with \$100 balance(s) at the end of each month	
<b>Spending Accounts</b>	
Free Spending (S76).....	FREE
Super Saver Spending (S78).....	\$5.00 monthly
FEE WAIVED with \$200 minimum daily balance	
Premium Spending (S77).....	\$5.00 monthly
FEE WAIVED with \$1,000 minimum daily balance	
Business Basics Spending (S87) .....	\$10.00 monthly
FEE WAIVED with \$2,500 minimum daily balance	
Business Premium Spending (S81) .....	\$10.00 monthly
FEE WAIVED with \$5,000 minimum daily balance	
Business Super Saver Spending (S88).....	\$5.00 monthly
FEE WAIVED with \$200 minimum daily balance	

**Check Orders** ..... Variable  
 Charge varies according to style and quantity; can be reordered in Online Access

**Early Withdrawals on Certificate Accounts**

On terms of one year or less..... 60 days of dividends  
 On terms of more than one year..... 180 days of dividends

**Inactive Account** .....\$5.00 per month per account  
 FEE WAIVED if you have an active loan or IRA

**Overdraft Transfers** ..... \$5.00 per transfer  
 FEE WAIVED if transfer source is a Credit Union 1 credit card or line of credit.

**Courtesy Pay – fee is based on the transaction amount**

\$5.00 or less ..... \$5.00 each  
 \$5.01 – \$10.00 ..... \$10.00 each  
 \$10.01 – \$20.00 ..... \$20.00 each  
 \$20.01 or more ..... \$22.00 each

**Overdraft/Overdrawn** ..... \$22.00 each

**Non-Sufficient Funds (NSF)** ..... \$22.00 each

**Returned Item**

Fee on item deposited into an account and returned unpaid..... \$15.00 each  
 Fee on self-to-self item returned unpaid..... \$22.00 each

**Returned Statement** ..... \$5.00 each  
 For mailing to a non-deliverable address

**Stop Payment** ..... \$22.00 each  
 Personal checks, preauthorized payments/deductions, Bill Pay items, ACH, cashier's checks or money orders;  
 Personal checks if requested via ART or Online Access..... \$10.00 each

**Temporary Checks** ..... \$5.00  
 Packet of 12; FREE when opening a new spending account

**Other Fees**

**Check Collections** – foreign or other items sent out for collection ..... \$15.00

**Deposit Bag**..... \$5.00 each

**Deposit/Loan Verification** – processing request from another financial institution.....\$10 per request

**Garnishments & Levies**..... \$75.00

**General Document Copies**..... \$2.00 per page

**Loan Convenience Fee** – payments done with a credit card (cash advance) or electronic check by phone..... \$5.00

**Membership Renewal** – applies to S1 accounts reopened within 180 days of closure ..... \$10.00

**Paper Statement** ..... \$2.00  
 FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending, a loan balance, or an aggregate balance of \$1000

**Research** ..... \$25.00 per hour