

Account Contract • Part 2

Fee Disclosure



Fee Schedule

Fees are as of 10/01/2014 and are subject to change.

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

Debit and Credit Cards

Rush Orders	\$30.00 per order
For newly approved, lost or stolen cards	
Plastic Card Replacement	\$5.00 per card
One free replacement card each year	
Create-a-Card	\$9.95 per card
Personalize and design your Credit Union 1 credit card or debit card by uploading your own picture or using one of our pre-made images	
Create-a-Card Excessive Image Uploads	\$9.95 per rejected item
If you upload an excessive number of images that do not meet the Acceptable Content Guidelines, you may be assessed a fee for each rejected item	
Transaction Verification Photo	\$50.00 per request
For unauthorized ATM usage determination	
International Transaction Fee	up to 1% of transaction amount
For any card transaction made in a foreign country or currency	

Prepaid MasterCard® Gift Cards

Purchase Fee	\$4.99 each
Card Replacement	\$10.00 each
Fee is charged for replacing a lost card	
Monthly Maintenance Fee	\$2.99 each
Fee is charged if there is no use for 13 consecutive months until the account balance reaches \$0, except where prohibited by law.	
Operator Fee	
Fee is charged for speaking with a live operator, except where prohibited by law	

Monthly Maintenance and Operator fees are not applicable in the following states: Alabama, Connecticut, Delaware, Hawaii, Maine, New Hampshire, New Jersey, Texas, Vermont, and Washington.

Credit Union Checks and Money Orders

Cashier Checks	\$3.00 each
FREE if you have Super Saver, Premium, Business Basics or Business Money Market Checking; FREE if payable to self	
Money Orders	\$2.00 each
FREE if you have Super Saver or Premium Checking	

Electronic Services

24/7 Account Access	FREE
ART: (907) 562-2212, 800 478-2226; OnLine Access: www.cu1.org; Mobile Banking	

Bill Pay

Consumer Accounts	\$4.95 monthly
Business Accounts	\$9.95 monthly
FEE WAIVED up to 2 months; FREE for members with Super Saver or Premium Checking	

E-Statements FREE

Sign up at a branch or in OnLine Access

Wires – Domestic

American Samoa, Guam, Puerto Rico, Virgin Islands and all US Military Atlantic, Europe and Pacific base locations are considered Domestic

Wires

Bank to bank.....	\$20.00 each
Recurring bank to bank: one-time set-up fee for each preauthorized agreement	\$10.00 each

Wires – Foreign

Bank to bank.....	\$50.00 each
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Safe Deposit Boxes

3X10 inch box.....	\$55.00 annually
4X10 inch box.....	\$65.00 annually
5X10 inch box.....	\$75.00 annually
10X10 inch box.....	\$115.00 annually
Key deposit.....	\$5.00
Lost key/box drilling	\$125.00 each

Savings, Checking and Certificate Accounts

Monthly Checking Account Fees

Free Checking (S76).....	FREE
Super Saver Checking (S78).....	\$5.00 monthly
FEE WAIVED with \$100 minimum daily balance	
Premium Checking (S77)	\$5.00 monthly
FEE WAIVED with \$1,000 minimum daily balance	
Business Basics Checking (S87)	\$10.00 monthly
FEE WAIVED with average daily balance of \$2,500 or more	
Business Premium Checking (S81)	\$10.00 monthly
FEE WAIVED with average daily balance of \$5,000 or more	
Business Super Saver Checking (S88)	\$5.00 monthly
FEE WAIVED with minimum daily balance of \$100	
IRA (All types combined).....	\$5.00 quarterly
FEE WAIVED with \$100 balance(s) at the end of each quarter	

Check Orders Variable

Charge varies according to style and quantity; can be reordered in OnLine Access

Claim Processing Fee \$20.00 each

Stop payment for lost, stolen or destroyed Credit Union 1 checks or money orders

Early Withdrawals on Certificate Accounts

There is a 10-day grace period before penalties apply for auto-renewable certificates

On terms of 1 year or less	60 days of dividends
On terms of more than 1 year	180 days of dividends

Improper MICR \$2.00 each

Checks rejected for an incorrect MICR number or they are not machine-readable

Inactive Account Fee \$5.00 per month per account

Applies if combined deposit balance is less than \$100, with no member initiated deposit activity for one year; FEE WAIVED if you have an active loan

Overdraft Protection	\$5.00 per transfer
Fee for each overdraft transfer covering overdrafts from personal checks, ATM or debit withdrawals/purchases or preauthorized payments/deductions; FEE WAIVED if transfer source is a Credit Union 1 credit card, line of credit or Quick Cash loan	
Overdraft Privilege	\$20.00 each
Fee for each transaction paid via Overdraft Privilege; transaction types include, but are not limited to personal checks, ATM or debit cards, preauthorized payments or deductions	
Overdraft/Overdrawn Fee	\$20.00 each
Fee applies to any transaction paid by the credit union which increases the overdrawn balance in excess of the Overdraft Privilege limit; transaction types include but are not limited to ATM or debit cards	
Non Sufficient Funds (NSF)	\$20.00 each
Fee applies to any transaction that, if posted, would cause the account to be overdrawn or increase the overdrawn balance; transaction types include, but are not limited to, personal checks, ATM withdrawals or debit card transactions, preauthorized payments or deductions	
Returned Checks	
Fee on third party checks deposited into a member's account and returned unpaid	\$5.00 each
Fee on third party checks deposited into a member's business account and returned unpaid	\$10.00 each
Fee on member's checks deposited into own account and returned unpaid	\$20.00 each
Returned Statement	\$5.00 each
For mailing to a non-deliverable address	
Returned Check Order	\$5.00 per order
For mailing to a non-deliverable address	
Stop Payment	\$20.00 each
Applies for personal checks, preauthorized payments/deductions or Bill Pay items;	
When requested via ART or OnLine Access	\$5.00 each
Temporary Checks	\$3.00
Packet of 16; FREE when opening a new checking account	
Other Fees	
Check Collections	
For incoming items up to \$100	\$5.00
For incoming items \$100 and more	\$10.00
For outgoing foreign checks	\$15.00
Copy of Statement or Account History	\$2.00
NO FEE for printing from OnLine Access	
FEE WAIVED in branches if requesting the most recent 30 day period	
Courier Fee	\$10.00 per delivery
For delivering any check, document or item by member request	
Deposit Bag	\$3.00 each
Zipper bag used for making deposits	
Deposit/Loan Verification	\$10.00 per request
For processing a deposit/loan verification request from another financial institution	
Garnishments & Levies	\$60.00
Fee applies to each binding legal obligation held against a member's account	
General Document Copies	\$2.00 per item
For checks, Bill Pay receipts, 1099 tax forms and Credit Union 1 check and money order copies; FREE if printing from OnLine Access	

Loan Payments.....\$5.00
Fee applies to loan payments done with a credit card (posted as a cash advance)
or electronic check by phone

Research Fee.....\$25.00 per hour
For extensive research to locate member-requested item(s); no charge if
research originates from a Credit Union 1 error