

Credit Union 1

A unique concept in financial services

Fee Schedule - February 1, 2012

Membership Fee (one time charge)	\$5.00	Revised 08/1999
Withdrawals in Excess of 4 Per Month	\$5.00/withdrawal	Revised 08/1999
(Excluding all ATM, 1-Touch, cash withdrawal from checking and check clearing)		
Negative Account Fee	\$3.00/day	Revised 10/1999
Check Cashing or Cash Back on Deposited Item	\$5.00	Revised 06/2002
(Fee applies to members with savings only and receiving cash back on an item greater than savings balance)		
Cashier's Check Withdrawn from Checking Account	\$5.00	Revised 08/1999
Deposited Item Returned Unpaid (personal account)	\$25.00	Revised 02/2004
Check Printing	\$15.00 & up	Revised 08/1999
Temporary Check Fee (10 check minimum)	\$1.00/check	Revised 08/1999
Express Checking Account	Free*	
*Free with one of the following options:		
• Enrollment in e-Statements and 5 completed Point-of-Sale Transactions for the calendar month.		
OR		
• Enrollment in e-Statements and Direct Deposit or Payroll Deduction to Credit Union 1 Checking Account.		
Express Checking Account	\$4.95*	
*Non-enrollment in one of the options listed above.		
(This fee does not apply to members under the age of 24, and of the ages 65 and older.)		
Express Plus Checking Accounts Below \$500 Minimum Balance Requirement	\$9.95	Revised 01/2011
Photocopy of Member Check	\$5.00	Revised 06/2010
Stop Payment (all items)	\$29.00	Revised 02/2012
NSF Check/NSF ACH Debit	\$29.00	Revised 01/2011

Automatic Overdraft Transfer from

Savings or Overdraft Protection Loan	\$5.00	Revised 05/2002
Statement Reprint (per statement)	\$5.00	Revised 08/1999
Account Research/Account Balancing (per half hour)	\$25.00	Revised 08/1999
Return Statement Investigation (one time charge)	\$25.00	Revised 02/2004
Non-Credit Union 1 Owned ATM Transaction Fees:		
Transfers & Inquiries	\$1.00	Revised 08/1999
Cash Card Withdrawals	\$1.00	Revised 08/1999
Express Visa Check Card Withdrawals4 free then \$1.00/withdrawal	Revised 04/1999
Traveler's Cheques	1% of amount purchased	Revised 08/1999
Gift Cheques	\$2.50	Revised 08/1999
Money Order	\$2.00	Revised 08/1999
Outgoing Domestic Wire or Electronic Funds Transfer*	\$30.00	Revised 2/2012
Outgoing International Wire or Electronic Funds Transfer*	Fees vary	Revised 2/2012
*Electronic Fund Transfers include: Western Union and other electronic transfer of funds.		
International Credit/Debit Transactions	1% of transaction	Revised 04/2005
Collection of Check Items, Insurance Items, Foreign Checks	\$35.00	Revised 10/2003
Unclaimed Shares	\$50.00	Revised 01/2012
Citations	a minimum of \$25.00	Revised 10/2003
Single Core Account Fee	\$5.00 per month	
(For those members over the age 21 and with more than one year of credit union membership who have a total balance under one account number of less than \$500 on the last day of any given month. This fee does not apply to any member with a total of all deposit accounts under one account number of \$500 or more, members with checking accounts, share certificates of deposit, active loan, credit card or money market deposit account, under the age of 21 or with less than one year of membership.)		
		Revised 01/2004

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www.creditunion1.org