

Credit Union 1

A unique concept in financial services

Fee Schedule - October 1, 2006

Membership Fee (one time charge)	\$5.00
Savings Below \$5 Minimum Balance Requirement (monthly)	\$2.00
Reopen Account (within 90 days of closing)	\$20.00
Withdrawals in Excess of 4 Per Month	\$5.00/withdrawal (Excluding all ATM, 1-Touch, cash withdrawal from checking and check clearing)
Negative Account Fee	\$3.00/day
Check Cashing or Cash Back on Deposited Item	\$5.00 (Fee applies to members with savings only and receiving cash back on an item greater than savings balance)
Check Printing	\$15.00 & up
Temporary Check Fee (10 check minimum)	\$1.00/check
Plus Checking Accounts Below Minimum Balance Requirement	\$5.00 (Plus checking program not available to new accounts after 1//1/2001)
Photocopy of Check	\$2.00
Return of Original Check	\$5.00
Stop Payment (all items)	\$25.00
Teller Check Withdrawn from Checking Account . .	\$5.00
Deposited Item Returned Unpaid (personal account)	\$25.00
NSF Check/NSF ACH Debit NSF Debit Card Activity	\$25.00
Manual Clearing of Improperly Encoded Checks (per check cleared)	\$5.00
Automatic Overdraft Transfer from Savings or Overdraft Protection Loan	\$5.00
Statement Reprint (per statement)	\$5.00
Account Research/Account Balancing (per half hour)	\$25.00

Return Statement

Investigation (one time charge) \$25.00

Express Check Card/Cash Card Replacement \$5.00

Express Check Card/Cash Card

Visa Credit Card Hot Card \$5.00

Express Check Card/Cash Card

Visa Credit Card PIN Reissue \$2.00

Non-Credit Union 1 Owned ATM Transaction Fees:

Transfers & Inquiries \$1.00

Cash Card Withdrawals \$1.00

Express Visa Check Card

Withdrawals 4 free then \$1.00/withdrawal

Traveler's Cheques 1% of amount purchased

Gift Cheques \$2.50

Money Order \$2.00

Western Union/Bank/Navy Fed Wires

(\$10,000 maximum per wire) \$20.00

International Bank Wires Fees vary

International Service Assessment

(all International credit/debit transactions) 1% of transaction

Non-Use of 1-Touch (audio) \$1.00

Collection of Check Items,

Insurance Items, Foreign Checks \$35.00

Unclaimed Shares \$25.00

Citations a minimum of \$25.00

Late Payment Fee \$25.00

(After 10 Day Grace Period)

Credit Card Late Payment Fee \$25.00

(After Statement Due Date)

Single Core Account Fee \$5.00 per month

(For those members over the age 21 and with more than 1one 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 would 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.)

800.252.6950

www.creditunion1.org