

Credit Union 1

Fee Schedule

Membership Fee (one time charge, non-refundable) \$5.00

Excess Share Withdrawal/Transfer Fee

(Incurred at excess of 6 per month). \$5.00/withdrawal or transfer
(Applies to all Savings, Secondary Savings, and Money Market Accounts. Excludes: withdrawals or transfers to another account you have with us if made in person or at ATM or by mailed instruction; telephone withdrawal via check made payable to you and mailed to you; transfers to a loan you have with us. The fee(s) may be incurred at the end of each monthly statement cycle or we may impose it at the time of the excessive transfer or withdrawal, as we determine.)

Negative Account Fee \$3.00/day
(Applies to Primary Savings Account Only)

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 balance in Savings)

Deposited Item Returned Unpaid \$29.00/item
(Personal and Business Accounts)

Temporary Check Fee (10 check minimum) \$1.00/check

Express Checking Account Fee. \$4.95/month
(Fee does not apply to members under the age of 24 or 65 and older. Fee waived for: (a) accounts enrolled in eStatements and have at least 5 completed point-of-sale transactions for the calendar month, or (b) accounts enrolled in eStatements and have direct deposit and/or payroll deduction to the checking account.)

Express Plus Checking Accounts Below \$500 Minimum
Average Daily Balance Requirement. \$9.95/month

Money Market Account Below \$2,500 Minimum
Daily Balance Requirement. \$10.00/month

Copy of Member Check. \$5.00/check copy

Stop Payment \$29.00/item or transaction

NSF Check/NSF ACH Debit \$29.00/item or transaction

Overdraft Fee/Courtesy Pay Fee. \$29.00/overdraft

Automatic Overdraft Transfer from Savings Fee
or Overdraft Protection Loan Transfer Fee \$5.00/transfer

Statement Reprint \$5.00/statement
(eStatements can be retrieved for free on Home Banking)

Account Research/Account Balancing
(half hour min.) \$25.00/half hour

Return Statement Investigation (one time charge). \$25.00

Non-Credit Union 1 Owned ATM Transaction Fees

(ATM owner may charge a separate fee in addition to this fee):

Inquiry	\$1.00/inquiry
Visa® Debit Card Withdrawals.	4 free then \$1.00/withdrawal
CUMONEY SM Everyday Spend Prepaid Debit Card	\$5.00/card
Visa TravelMoney Card	\$5.00/card
Visa Prepaid Gift Card.	\$2.50/card
Visa® Debit Card Replacement	\$5.00/card
Outgoing Domestic Wire Transfer Fee	\$30.00
Outgoing International Wire Transfer Fee	Fees vary, inquire
International Credit/Debit Transactions	1% of transaction in U.S. dollars
Collection of Check Items, Insurance Items, Foreign Checks	\$35.00/item or check
Unclaimed Shares	Up to \$50.00*
*Subject to applicable law.	
Citation/Levy/Garnishment	\$50.00/item

(800) 252-6950
creditunion1.org

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured.

Revised August 1, 2017