

# CreditUnion1

## Fee Schedule

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

Savings Only Fee. . . . . \$5.00/month

Fee applies after one (1) year of savings account opening to members with only savings accounts (primary and secondary savings) with less than a \$500 aggregate balance across savings accounts under one account number as determined on last day of month. Fee applies per member account number (does not aggregate across multiple account numbers). Fee does not apply to: a) accounts with primary member age 21 and under; b) accounts with at least one open additional product or service (e.g., checking account, share certificate, IRA, money market, loan, credit card.). Secondary savings account does not count for one additional product or service.

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.

Cashier's Check Fee. . . . . \$5.00/check\*

(\*Allowed 2 free cashier's checks per member account per month — not per subaccount. The fee may be imposed at the end of the monthly statement cycle, or we may impose it at the time of the transaction, 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/item

(Fee applies to members with Savings only and receiving cash back on an item greater than balance in Savings)

Deposited Item Returned Unpaid . . . . . \$32.00/item

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

Express Checking Paper Statement Fee. . . \$3.00/statement

Online eStatements are free. Fee does not apply to Express Checking accounts with primary member 65 and older.

Express Plus Checking Accounts Below \$500 Minimum

Average Daily Balance Requirement . . . . . \$9.95/month

Express Premium Plus Checking Accounts

Below \$50,000 Aggregate Minimum

Relationship Balance Requirement. . . . . \$25.00/month

Aggregate minimum relationship balance includes combining the following Credit Union 1 accounts: Savings accounts, Checking accounts, Money Market accounts, Share Certificates, Loans, and/or Credit Cards.

Money Market Account Below \$2,500 Minimum

Daily Balance Requirement. . . . . \$10.00/month

Copy of Member Check. . . . . \$5.00/check copy

Stop Payment . . . . . \$32.00/item or transaction

NSF Check/NSF ACH Debit . . . . \$32.00/item or transaction

(We may charge the fee each time the item/transaction is presented, we may charge you more than one fee for any given item/transaction. Multiple attempts may be made to submit a returned item/transaction for payment and multiple fees may be charged as a result of a returned item/transaction and resubmission. When we charge the fee, the charge reduces the available balance in your account and may put your account into (or further into) overdraft.)

Overdraft Fee/Courtesy Pay Fee .....\$32.00/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® Visa Everyday Spend  
Prepaid Debit Card .....\$5.00/card

CUMONEY 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

Citation/Levy/Garnishment ..... \$50.00/item

Unclaimed Shares .....Up to \$50.00\*  
\*Subject to applicable law.

Inactive Account Service Fee ..... \$25.00/month  
Fee applies to member account if review of savings (primary and secondaries) and checking account, if any, under member account number (credit union does not review across additional account numbers member may have) reveals that no member-initiated activity has occurred within the account(s) in twelve (12) consecutive months and the cumulative balance of the savings and checking account, if any, thereunder are less than \$500. Review will be on last day of each month. Fee will not be charged if under that same member account number, upon month-end review, the member has a cumulative balance of \$500 or more on deposit or at least one open loan, share certificate, IRA, money market or the primary member is 21 years old or under. The account will be closed once the cumulative savings and checking account, if any, balance reaches \$0.00.