

creditunion1.org
800.252.6950

PLEASE NOTE: Debit card accounts are checking accounts and all references to debit card accounts are governed by the terms and conditions provided for checking accounts.

MEMBERSHIP

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

Fighting Irish Account Annual Fee **\$9.99**

Fee does not apply to accounts with net direct deposit or accounts with primary member age 21 years old or under. Annual Fee will be charged each calendar year on the anniversary of the account open date.

Private Banking Account Monthly Fee **\$35.00/month**

Fee does not apply to Private Banking Account with a Reserve Debit Card Account, and aggregate deposit balance of \$100,000 across all share accounts under the Private Banking Account.

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 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., debit card account, share certificate, IRA, money market, loan, credit card). Secondary savings account does not count for one additional product or service.

Paper Statement Fee **\$3.00/month**

Fee does not apply to accounts with primary member 65 and older or any Private Banking Account. eStatements are free and can be accessed if you are enrolled in a form of digital banking (online or mobile).

Statement Reprint Fee **\$5.00/statement**

(eStatements can be retrieved for free on digital banking (online or mobile))

Negative Account Fee **\$3.00/day**

Fee applies to primary savings account only.

Inactive Account Service Fee \$25.00/month

Fee applies to member account if review of savings (primary and secondaries) and debit card 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 debit card 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 primary member is 21 years old or under. The account will be closed once the cumulative savings and debit card account, if any, balance reaches \$0.00.

Unclaimed Shares Fee Up to \$50.00*

*Subject to applicable law.

Account Research/Account Balancing Fee \$25.00/half hour
(half hour minimum)

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

TRANSACTIONS

Cashier's Check Fee \$5.00/check*

*Allowed 2 free cashier's checks per member account per month — not per sub account. 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. Fee does not apply to any Private Banking Account.

Check Cashing/Cash Back on Deposited Item Fee \$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 Fee \$32.00/item

Stop Payment Fee \$32.00/item or transaction
Fee does not apply to any Private Banking Account.

NSF Check/NSF ACH Debit Fee \$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.

MONEY MARKET ACCOUNTS

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

CHECKING ACCOUNTS

Plus Checking Account Below \$500 Minimum Average Daily Balance Requirement Fee \$9.95/month

Premium Plus Checking Account Below \$50,000 Aggregate Minimum Relationship Balance Requirement Fee \$25.00/month

Aggregate minimum relationship balance includes combining the following Credit Union 1 accounts: savings accounts, debit card accounts, money market accounts, share certificates, loans, and/or credit cards.

Reserve Checking Account for Private Banking Minimum Balance Fee \$35.00/month

Minimum aggregate deposit balance of \$100,000 includes combining the following share accounts under the Private Banking Account: all savings types, debit card, money market, IRA certificates, and share certificates.

Copy of Member Check Fee \$5.00/check copy
You can obtain copies of your checks for free if you are enrolled in a form of digital banking (online or mobile).

Overdraft/Courtesy Pay Fee \$32.00/overdraft

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

CARDS

Non-Credit Union 1 Owned ATM Transaction Fees

ATM owner may charge a separate fee in addition to the fee(s) provided below and you may be charged multiple fees if you execute multiple transactions, such as making a balance inquiry and then withdrawing money:

Inquiry \$1.00/inquiry

Visa® Debit Card

Withdrawals 4 free then \$1.00/withdrawal

Inquiry, Visa Debit Card Withdrawal fees at Credit Union 1 owned ATMs do not apply to any Private Banking Account.

Visa Debit/Credit Card Replacement Fee \$5.00/card

Expedite Delivery of Debit/Credit Card Fee \$100.00

International Credit/Debit Transactions

..... **1% of transaction in U.S. dollars**

This fee applies to any debit or credit transaction made at a location in a foreign country; or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

WIRES

Outgoing Domestic Wire Transfer Fee \$30.00

Fee does not apply to any Private Banking Account.

Outgoing International Wire Transfer Fee Fees vary, inquire

Fee does not apply to any Private Banking Account.

LEGAL

Collection of Check Items, Insurance Items, Foreign Checks Fee

..... **\$35.00/item or check**

Citation/Levy/Garnishment/Subpoena Fee \$50.00/item

