

Schedule of Fees and Charges

Share and Checking Account Fees

Returned Deposit Item	\$33.00
Nonsufficient Funds – each transaction	\$33.00
Overdraft – each paid	\$33.00
Automatic Overdraft Protection Transfer	\$5.00
Stop Payment	\$30.00 per item
Stop Payment Release	\$5.00 per item
Copy of Check/Deposit	\$5.00 per copy
Check Cashing Fee (may be waived depending on account relationship)	\$10.00
Subordination Fee	\$100.00
Garnishments	\$35.00 setup, \$2.00 per payment
Account Research	\$20.00 per hour, \$20.00 min
Account Reconciliation	\$20.00 per hour, \$20.00 min
Account Activity Printout (current month)	\$1.00 per page
Statement Printout	\$6.00 per statement
Mailed Paper Statement	\$6.00 per statement
Account Closed Within 90 Days of Opening	\$35.00
Christmas Account Early Withdrawal Prior to 9/30	\$10.00 per withdrawal
Low Balance Fee**	\$5.00 per month
Dormant Account Fee***	\$5.00 per month

Monthly Service Fees

Freedom Checking (waived with aggregate average daily deposit balance in your Account(s) at least equal to \$300.00)	\$5.00 per month
Gem City Checking (waived with aggregate average daily deposit balance in your Account(s) at least equal to \$10,000.00)	\$7.00 per month
TrailBlazer Checking (beginning with the first anniversary of your Account).....	\$5.00 per month

ATM/Debit Card Fees

Lost/Stolen ATM/Debit Card Replacement Fee (1 free per year)	\$15.00
Lost/Stolen ATM/Debit Card Replacement Rush Fee	\$50.00
Replace Inactive ATM Card (not used in 6 months)	\$15.00
ATM Transactions – non DayMet ATMs (first 4 free per month)	\$3.00 each

Miscellaneous Fees

Money Orders	\$3.00
Cashier's Checks	\$5.00
Wire Transfer – Incoming	\$25.00
Wire Transfer – Outgoing	\$25.00
Fax – First Page	\$2.00
Fax – Second Page or More	\$1.00 per page
Photocopy... ..	\$0.05 per page
Incorrect Address	\$5.00
Counter Checks (4 per sheet)	\$4.00 per sheet
Teller Assisted Telephone Transactions and Inquiries.....	\$2.00 per request

* For all Accounts (except checking Accounts), during any calendar month, you may not make more than six withdrawals from or transfers to another Credit Union Account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If you exceed these limitations, your Account may be subject to closure by the Credit Union.

** Less than \$500.00 average daily balance in primary share account without a loan, credit card or other savings/checking/certificate account (waived for those age <23 or >70).

*** An account is considered dormant if for one year no withdrawals or deposits have been made to the account and the account balance is less than \$300.00 (fee waived if member is less than 18 years old).



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.