

Cooperative Center

FEDERAL CREDIT UNION

FEE SCHEDULE

General Fees

Visa® Gift Card	\$4.95 / Card
Reloadable Visa TravelMoney Card	\$7.95 / Card \$2.00 fee per reload
CUMoney Easy Spend Card	\$4.95 / Card \$.50 fee per reload
Cashiers Check / Corporate Check	Payable to self: No fee Payable to 3rd party: \$5.00
Courier Service	Cost + \$5.25
Federal Express	Cost + \$5.00
Overnight Mail	Cost + \$5.00
Notary Service	\$10.00 / signature No Fee for Credit Union Documents
Bad Address Fee	\$5.00 / month
1099 Tax Form Replacement	\$5.00
Locator Service (Address Correction)	\$10.00
Escheat Notification	\$5.00
Verification of Deposit	\$10.00 (waived for HUD)
Outgoing Wire Fees	\$50.00 / International \$25.00 / Domestic
Incoming Wire Fee	\$50.00 / International \$10.00 / Domestic
Statement Copy	\$3.00 / month
Interim Statement	\$2.00 / statement
Replacement Plastic Card	\$20.00 Rush delivery, add \$15
2nd Replacement Card	\$25.00
3rd Replacement Card	\$30.00
Bulk Coin Processing	4% of total (waived for youth account deposits)
Currency Counting Fee	\$2.50 per \$1,000 after the first \$1,000
Non-Member Check Cashing Fee	\$5.00 (waived for payroll checks)
Collection Item	\$20.00 / item
Foreign Check Collection Item	\$30.00 / item
Returned Deposit Item	\$28.00 / item
Dormant Account	\$2.00
Check Cashing (Single Share account only)	\$10.00 (waived with min. balance of \$500 or 10% deposited into account)
Paper Statements	\$1.00 / month (waived for youth & Platinum Checking members)
Legal Process / Tax Levy	\$30.00 / item
Check Photocopy (first 3 free per month)	\$5.00 / item
Signature Guarantee	\$5.00
Account Reconciliation / Research	\$30.00 / hour

Visa® Fees

Returned Visa® Payment	\$28.00
Cash Advance Fee	2% of transaction or \$5.00, whichever is greater
Visa® Late Charge	\$15.00

Savings Fees

Membership Fee	\$5.00
Excess Withdrawal Fee (first 3 free per month)	\$3.00 / withdrawal
Below Minimum Balance	\$2.00 / withdrawal
Closing Fee (within 1 year of opening)	\$10.00
Holiday Club Account Early Withdrawal	\$5.00 / withdrawal prior to disbursement on second Friday in Nov.
Holiday Club Early Closure	\$10.00 / closure prior to disbursement on second Friday in Nov.

Checking Fees

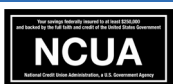
Basic Checking	\$1.00 / month
- Per check over 20 each month	\$0.20 / check
Prestige Checking	\$9.00 / month (waived with average daily balance of \$1,000 or more)
Platinum Checking - 55 yrs. & above	\$2.00 / month (waived with average daily balance of \$200 or more)
Student Checking	No Fee
-16 to 24 yrs old and enrolled in high school, college or vocational school	
Money Market Account	No Fee
- Per check over 3 each month	\$25.00 / check
Small Business Checking	\$15.00 / month
Non-Sufficient Funds (NSF) ATM, ACH or Share Drafts (checks)	\$28.00 / item
Overdraft Privilege Pay Fee	\$28.00 / item
Automatic Overdraft from Savings	\$1.00 / transfer
Stop Payment (Bank Check)	\$25.00 / item
Stop Payment Fee	\$25.00 / item / range

Loan Fees

Consumer Loan Late Charge	20% of finance charge due, not less than \$10.00
Line of Credit Late Charge	20% of finance charge due, not less than \$10.00
HELOC Late Charge	6% of the payment amount due
HELOC Origination Fee	Third party fees may vary
Pay-by-Phone (from another financial institution)	\$15.00

Individual Retirement Account Fees

Account Closure Fee	\$15.00
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Effective July 1, 2015