



# Personal Accounts Fee Guide

## Savings and Checking Account Fees

### Membership

To be a member and maintain accounts at Credit Union ONE, you must purchase one share in the Credit Union. The par value is \$5.00. The \$5.00 will be deposited into the Regular "Share" Savings account.

### Regular Share Savings Account \*

Members who maintain one of the following will not be assessed a monthly fee: \$500 combined average balance in all savings or have a checking or any loan product including an open line of credit or new members for the first 120 days, or members under 24 or over 65 years.

**Monthly fee \$10.00**

### Cash Back Checking

Members who maintain a monthly average balance of \$500 in the Cash Back Checking account or have an incoming monthly ACH Deposit into the Cash Back Checking account or who have 15 debit card transactions (excluding ATM transactions) post to the Cash Back Checking account by the 25<sup>th</sup> of each month or who are 65 years of age or older will avoid a monthly maintenance fee.

**Monthly fee \$ 6.00**

### Cash Back Student Checking

If member is under age 24, no monthly maintenance fee is charged. At age 24 Cash Back Student Checking will automatically be transferred to Cash Back Checking and be subject to the terms and conditions of that account.

### Basic Checking

**Monthly Fee w/ Direct Deposit \$10.00**

**Monthly Fee w/ No Direct Deposit \$15.00**

### NSF (Non Sufficient Funds Fees)

Cash Back Checking **\$30.00**

Cash Back Student Checking **\$25.00**

Basic Checking **\$30.00**

### Overdraft Fees (Fees assessed for overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means)

Share Overdraft Transfer Fee (share account transfer of \$5.00 or more) **\$5.00**

Share Overdraft Line of Credit Transfer Fee (transfers of \$5.00 or more) **\$5.00**

Overdraft Fee **\$30.00**

Overdraft Fee (Cash Back Student Checking) **\$25.00**

**Returned Check (uncollected funds) \$30.00**

### Stop Payment

Stop Payment Request **\$30.00**

Remove Stop Payment Request **\$5.00**

### ATM Fees

Members that use Credit Union ONE or CO-OP Network ATM machines will avoid ATM transaction fees. Surcharge fees assessed by other financial institutions will apply as disclosed at non-CUO ATM machines. The following fees apply to non CUO and non CO-OP Network ATM machines per transaction.

ATM Inquiry or Withdrawal Fee \$1.50

### IRA Fees

IRA Maintenance Fee **\$10.00**

IRA Early Withdrawal Penalty (prior to age 59 1/2) **1% of withdrawal amount or \$50.00, whichever is greater, not to exceed \$100.00**

### Copy Fees

Check Copy (no cost when requested through CU@Home) \$5.00

Statement Copy (no cost when requested through CU@Home) \$5.00

### Other Service Fees

Cashier's Check (one per day, at no cost) \$ 3.00

Money Order \$ 2.00

ATM/Debit Card Replacement \$ 5.00

International Transaction Fee (Debit Cards) 1%of Transaction

Foreign Item Handling \$ 5.00

Domestic/International Incoming Wire Fee \$ 5.00

Domestic Outgoing Wire Transfer Fee \$ 20.00

International Outgoing Wire Fee \$ 35.00

Legal Processing Fee \$ 75.00

Online Inter-Institutional Transfer Fee \$ 2.50

Escheat Fee \$25.00

Account Re-Open Fee (Within 15 months of account being closed) \$25.00

Inactive Account Fee \$5.00 per month

(No activity in the last 12 months, excludes IRA's, CD's, loans, minor accounts, and aggregate share balances of \$1000.00 or more)

Returned Mail Fee \$5.00

Online Bill Pay- Expedited Check Payments \$19.95

Paper statement fee on Basic Checking \$2.00

### Free Services

Online Banking Services (CU@Home) Including:

- Online Account Transfers
- Online Bill Pay- Basic Services
- E-Statement
- E-Alerts

Financial Planning Assistance

### Withdrawal at Service Center Locations – Fee \$10.00

Members who maintain a \$500.00 combined average balance in all savings or have a checking or any loan product with a balance will not be assessed a Service Centers withdrawal fee.

### \*Members are limited to six automated transfers or withdrawals per month when:

- Made by telephone, fax or online and payable to a 3rd party or another account of the same member.
- Initiated via pre-authorized bill payment service or ACH.

Transfers or withdrawals in excess of six per month will not be processed and will be subject to a Non-Sufficient Funds fee (NSF).

