



## Personal Accounts Fee Schedule

### Savings and Checking Account Fees

Fee	Amount	What does this mean?
Maintenance Fee (Savings)	\$5.00 per month	Members who meet one of the following will not be assessed a maintenance fee: <ul style="list-style-type: none"> <li>have a \$500.00 combined average balance in all savings accounts</li> <li>have a checking or loan product (including an open line of credit)</li> <li>are under 25 or over 64 years of age</li> <li>have a savings account established for less than 120 days</li> </ul>
Maintenance Fee (Cash Back Checking)	\$6.00 per month	Members who meet one of the following will not be assessed a fee: <ul style="list-style-type: none"> <li>have a \$500.00 monthly average balance in the cash back checking account</li> <li>have an incoming automatic deposit (Ex: Payroll, Social Security, Pension)</li> <li>Perform any combination of 15 qualifying transactions in a month. Qualifying transactions include debit card and bill pay transactions. Debit Card Transactions must be posted to the account by the last day of the month. Excludes ATM transactions.</li> <li>are under 24 years or older than 65 years</li> </ul>
Maintenance Fee (Basic Checking)	\$10.00/\$15.00 per month	Members who have direct deposit will be assessed a \$10.00 monthly maintenance fee. Members who do not have direct deposit will be charged a \$15.00 monthly maintenance fee.
Paper Statement Fee	\$2.00 per statement	A \$2.00 fee is assessed for mailing paper statements to members with a checking account.
Insufficient Funds Charge (Returned)	\$30.00 per item	This fee is assessed when a check, automatic withdrawal, debit card transaction and/or ATM withdrawal is submitted to a checking account with non-sufficient funds to cover payment of the transaction. <ul style="list-style-type: none"> <li>The insufficient funds charge fee is \$25.00 per transaction for those under the age of 24 years.</li> </ul>
OD Transfer Fee	\$5.00 per item	A \$5.00 fee is assessed when a check, automatic withdrawal, debit card transaction and/or ATM withdrawal (for \$5.00 or greater) is submitted to a checking account with non-sufficient funds to cover the payment requiring a transfer from a share account or line of credit to cover the charge. Members will not be assessed a fee for processing the transfer themselves via automatic transfers. Members are allowed 6 automatic transfers per savings account per month.
Premium Overdraft Fee	\$30.00 per item	A fee is assessed when a check, debit card transaction, and/or ATM withdrawal is submitted to a checking account with non-sufficient funds and the credit union pays the item. The member must qualify for and elect (if applicable) overdraft protection to cover the transaction.
Returned Check Charge	\$25.00 per item	A fee is assessed when a member deposits a check into their account and there are insufficient funds to cover the payment.
Stop Payment Fee	\$30.00 per item	A fee is assessed when a member requests a stop payment on an automatic transaction or check.
International Debit Card Transaction Fee	1.00% of transaction amount	A fee is assessed when a Credit Union ONE debit card is utilized for an international transaction.
ATM Out of Network Fee	\$1.50 per transaction	A fee is assessed when a Credit Union ONE member performs a transaction at a non-Credit Union ONE or non-CO-OP Network (Shared Branching) ATM.



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Foreign Item Fee	\$7.00 per item	A fee is assessed when a member deposits a check into their account that is drawn on an institution outside of the United States.
Domestic Wire WTH Fee	\$25.00 per transaction	
Legal Processing Fee	\$75.00	
Online Inter-Institutional Fee	\$2.50 per transaction	A fee is assessed when a member performs an electronic deposit or withdrawal between their Credit Union ONE account and an account at another financial institution.
Directo a Mexico Transfer Fee	\$5.00 per transfer	A fee is assessed to process an electronic transaction to a financial institution in Mexico – available at our Southwest Detroit Branch only.
Acct Inactivity Fee	\$5.00 per month	A fee is assessed if an account has not had activity within the past 12 months: Excludes: IRAs, CDs, loans and minor accounts
Escheatment	\$50.00 per account	A fee is assessed if an account has not had activity with the past three years and is required to be escheated to the State of Michigan.
Returned Mail Fee	\$5.00	A fee is assessed if mail is returned to Credit Union ONE as non-deliverable.
Online Bill-Pay Expedited Check Payment Fee	\$19.95 per item	Credit Union ONE will expedite a payment for members through Online Bill-Pay. A fee will be assessed for each request made through Online Bill-Pay.
Service Center Withdrawal Fee	\$10.00	Members who maintain a \$500.00 combined average balance in all savings accounts, have a checking account, or any loan product with a balance will not be assessed this fee.
Debit Card Replacement Fee	\$5.00	Excludes cards that are re-issued connected to the normal card expiration date.
Insufficient Funds Charge (Paid)	\$30.00	A fee is assessed when an automatic withdrawal is submitted to a checking account with non-sufficient funds and the credit union pays the item. The member must qualify for overdraft protection to cover the transaction.
History Fee	\$2.00	A \$2.00 fee will be assessed for each transaction history printout.
Money Order	\$3.00 per item	A \$3.00 fee will be assessed per money order
Cashier's Check	\$3.00 per item	A \$3.00 fee will be assessed per cashier's check.
Non-Member Check Cashing	\$5.00 per check	A \$5.00 fee will be assessed for each check cashed by a non-member at a Credit Union ONE branch.
Returned Item Fee	\$30.00 per item	A \$30.00 fee will be assessed to return a preauthorized electronic transfer item presented against a savings account that exceeds the allowable six transfers per month.
Skip-a-Pay Fee	\$35.00	
International Outgoing Wire Fee	\$50.00	
Shared Branching Returned Item Fee	\$5.00	A fee will be assessed to the financial institution the transaction originated from, not the member.
Closure Fee	\$5.00	A fee is assessed on an account closed within the first 90 days of being opened.



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