

PERSONAL ACCOUNTS SCHEDULE OF FEES AND CHARGES
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"> • have a \$500.00 combined average balance in all savings accounts • have a checking or loan product (including an open line of credit) • are under 25 or over 64 years of age • have a savings account established for less than 120 days
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"> • have a \$500.00 monthly average balance in the cash back checking account • have an incoming automatic deposit (Ex: Payroll, Social Security, Pension) • 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. • are under 25 years or older than 64 years
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 Fee (Returned)	\$25.00 (each submission/resubmission)	This fee is assessed when a check, automatic withdrawal, debit card transaction and/or ATM withdrawal is submitted to a checking, savings and money market account with non-sufficient funds to cover payment of the transaction.
Returned Check Fee	\$25.00 (each submission/resubmission)	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.
Foreign Debit Card Transaction Fee	1.00% of transaction amount	A fee is assessed when a Credit Union ONE card is utilized for an foreign transaction. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside of the United States at the time of the 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.
Foreign Item Fee	\$25.00 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.

Fee:	Amount:	What does this mean:
Domestic Wire WTH Fee	\$25.00 per transaction	A fee is assessed per outgoing wire transfer within the United States.
International Wire WTH Fee	\$50.00 per transaction	A fee is assessed per outgoing wire transfer outside of the United States.
Legal Processing Fee	\$75.00	A fee is assessed for processing legal requests including but not limited to garnishments and levies.
International Direct Transfer Fee	\$10.00 per transfer	A fee is assessed to process international direct transfers to select countries.
Escheatment Fee	\$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.
History Fee	\$2.00	A \$2.00 fee will be assessed for each transaction history printout.
Cashier's Check Fee	\$3.00 per item	A \$3.00 fee will be assessed per cashier's check.
Non-Member Check Cashing Fee	\$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.

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