

## ATM/Debit Cards, Credit Cards, Gift Cards

ATM/Debit Card Replacement	\$15.00	ATM/Debit Card (Rush Order Replacement)	\$35.00
Cash Advance	1.00%	Denied Charge-Back (Fraud Exempt)	\$29.00
Empty Envelope	\$35.00	Foreign ATM Withdrawals	\$2.00
Foreign ATM Inquiry/Transfer	\$1.00	Foreign Country Currency Conversion	1.00%
Foreign Country Non-Currency Conversion	0.80%	PIN Replacement	\$2.00
Prepaid Gift Card (Member)	\$3.00	Prepaid Gift Card (Non-Member)	\$4.50
Reload Expired Scorecard Rewards Points (1x in a 24-month term) (per 1,000 points restored)	\$5.00	Transaction (Sales) Receipt (Fraud Exempt)	\$5.00

## ACH Services/Wire Transfers

Domestic Incoming Wire	\$10.00	Domestic Outgoing Wire	\$20.00
International Incoming Wire	\$25.00	International Outgoing Wire	\$50.00
Incorrect Instructions	\$10.00	Tracer (to find Wire Proceeds)	\$10.00

## Checking, Money Market and Savings Accounts

Bill Payment – Active (1 Bill Paid Per Month)	Free	Bill Payment – Inactive	\$5.00
NSF, Courtesy Pay, Returned Item (each Item)✓	\$35.00	Re-Deposit Returned Item (each Item)	\$5.00
Stop Payment (each Item – Check, Debit, ACH)	\$35.00	Stop Payment Series (4 or more checks)	\$35.00
Cancel Stop Payment Order	\$5.00	Daily Negative Balance Fee (starts on the 15 <sup>th</sup> day of the negative balance)	\$3.00
Excessive Withdrawal Fee (Savings and Money Market Accts only; 6 free per month then fee each time)	\$2.00	ID Safe Choice (monthly charge)	\$1.50
Inactive Checking and Money Market Account (monthly after 6 months of no activity)	\$3.00	Non-Member Cashing On-US or Corporate Check	\$10.00
Copy of On-US or Corporate Check	\$5.00	Second Chance Checking (monthly fee)	\$2.50
Temporary Checks (4 to a page)	\$4.00	Foreign Check sent for Collection	\$50.00

## Membership/Re-Open Membership Items

Account Opening Deposit (To be a CU Member)	\$25.00	Membership Fee (One Time at Account Opening)	5.00
Closed Account Fee (closed within 12 months of opening)	\$25.00	Membership Reinstatement (if Acct Charged-Off by CU)	\$25.00
Re-Open Acct (Member closed within past 12 months)	15.00	Remove Joint Owner (If Joint Owner doesn't remove self)	\$15.00
Monthly Relationship Low Balance Fee (waived if combined daily balance is \$150 or greater in each membership account. The \$150 is deposit and loan balances aggregated together)	\$7.00		

## IRAs

Annual Fee	\$5.00	Close IRA (within 12 months of opening)	\$50.00
Early Withdrawal Penalty (IRA Savings under age 59 ½)_	\$35.00	Rollover/Transfer IRA to another FI/Broker/Mutual Fund etc.	\$50.00

## General Operating Items

Account Balancing (1 hour minimum; per hour cost)	\$25.00	Attachments/Garnishments/Levies	\$75.00
Bad Address (monthly)	\$10.00	Balance Inquiry/Transfer made through a 1 <sup>st</sup> Street Credit Union Employee (waived if age 70+)	\$5.00
Coin Sorting – Member (waived if aggregate balances in membership account is \$150 or more prior to coin sorting)	5%	Coin Sorting – Non-Members and Shared Branching Guests	15%
Corporate Checks – Members <= \$1,000.00	\$5.00; 1 <sup>st</sup> ck - \$2.00	Corporate Checks – Non-Members <= \$1,000.00	\$6.00
Corporate Checks – Members >= \$1,000.01	\$7.00; 1 <sup>st</sup> ck - \$3.00	Corporate Checks – Non-Members >= \$1,000.00	\$8.00
Copies (per page)	\$.25	Dormant Account (Monthly after 9 months of no activity; dividends/interest does not count towards dormancy)	\$10.00
Escheat Processing	\$35.00	Fax Service – Domestic (per page)	1.00
Fax Service – International (per page)	\$3.00	History Printout (current page only)	\$2.00
History Printout (current page only & mailed)	\$3.00	Mailed Receipts	\$2.00
Money Orders – Members	\$4.00	Money Orders – Non-Members	\$5.00
Notary Service – Members	Free	Notary Service – Non-Members	\$5.00
Research (1 hour minimum; per hour cost)	\$35.00	Statement Copies (each month)	\$5.00
Statements (Waived for members with aggregate share/loan balances each of the month of \$150 or more; otherwise, monthly/quarterly fee)	\$5.00	Shared Branching Transactions (First 5 a month are free; then each transaction is)	\$2.00
Large Cash Withdrawals (Money has to be ordered; \$5 – orders \$2K to \$10K; over \$10K - \$10)	\$5/\$10	Verification of Deposits/Loans	\$20.00

## Consumer Loan and Loan Servicing

Amortization Schedule	\$5.00	Change in Terms/Payment Extension/Extension Processing Request/Modification	\$30.00
Coupon Book	\$5.00	Consumer Loan Processing Fee (Collateral Loans – Includes money for paper title when loan paid off)	\$45.00
Consumer Loan Processing Fee (Signature Loans)	\$25.00	First Mortgage Document Preparation Fee (collected up front or written in loan – if loan is approved)	\$275.00
HELOC Annual Fee (waived if \$599 in interest paid in year)	\$99.00	Pay-By-Phone (when offered) (max \$500.00)	\$15.00
Payoff Processing Fee (Refinance 1SCU loan with another FI)	\$25.00	Payoff Processing Fee (Refinance 1SCU HE/HELOC loan with another FI)	\$200.00

Funds for fees not available in your account may be taken from any account on which you are an owner, in order to maintain the minimum deposit as required by the Credit Union Code of Regulations.

Debit Cards with no activity after 9 months or longer will be cancelled.

✓ Not charged if the account goes into the negative \$4.99 or less due to the NSF item.