

# FEE SCHEDULE

*\*Fee Increase Effective 10/01/2008*

CU Online – Homebanking Service	FREE
E-statements	FREE w/CU Online Access
Express Telephone	FREE
Account Reconciliation (Per Hour)	\$20.00
Statement Copies (Per Page)	\$1.00
Dormant Account Fee (Per Month)	\$2.00
U.S. Wire Transfer (Each)	\$15.00
International Wire Transfer (Each)	\$45.00
Western Union Wire (varies depending on principle amount)	
Corporate Check Photocopy (Each)	\$5.00
* Electronic Fund Transfer Stop Payment	\$27.50
* Electronic Fund Transfer Non-Sufficient Funds	\$27.50
Excessive Regulation D Transactions (Each transaction after 6)	\$15.00
Replacement Check Fee	\$5.00
* 3rd Party Return Checks from other Financial Institutions	\$10.00
* Member Return Checks from other Financial Institutions	\$27.50

## **MEGA MONEY MARKET ACCOUNT FEES:**

* Check Returned Non-Sufficient Funds	\$27.50
* Stop Payment Order	\$27.50
Check Copy (Each)	\$2.00
* Manual Overdraft Transfer	\$7.50

## **SHARE DRAFT/CHECKING ACCOUNT FEES:**

* Check Returned Non-Sufficient Funds (Each)	\$27.50
* Stop Payment Order (Each)	\$27.50
Check Copy (Each)	\$2.00
Check Printing (Varies depending on style of check ordered)	
* Overdraft from Savings Transfers (Each)	\$7.50
Checking Reconciliation (Per Hour)	\$20.00

**Share Draft/Checking Account Fees, continued:**

* Courtesy Pay (Each item)	\$27.50
Debit Card Replacement, 1st one FREE, thereafter	\$5.00
Non-Member Check Cashing Fee	\$5.00

**AUTOMATIC TELLER MACHINE (ATM) FEES:**

10 FREE Withdrawals Monthly, thereafter	\$1.00
Unlimited FREE Withdrawals at our onsite ATM locations:	
• 6180 State St, Saginaw • 1504 Cass Ave., Bay City • 915 S. Euclid, Bay City	
ATM Replacement Card, 1st one FREE, thereafter	\$5.00

**VISA FEES:**

* VISA Late Payment Fee	\$30.00
* VISA Overlimit Fee (If \$50.00 or more over limit at the time of the statement cycle)	\$25.00
VISA 1st Replacement Card FREE, thereafter	\$5.00

**MISCELLANEOUS FEES:**

Printed Account Histories (Per Page)	\$1.00
Money Order (Each)	\$1.00
T.A.T. Money Order (Each)	\$0.50
Emergency Plastic Card Replacement (VISA/ATM/Debit)	\$15.00
Coin Counting Machine	5% of Total Transaction for Members 10% of Total Transaction for Non-Members

**SAFE DEPOSIT BOX FEES:**

* T.A.T. members receive 20% Discount	<b><u>SIZE</u></b>	<b><u>MEMBER</u></b>	<b><u>T.A.T. MEMBER</u></b>
	3 x 5	\$25.00	\$20.00
	3 x 10	\$40.00	\$32.00
	5 x 10	\$55.00	\$44.00
	10 x 10	\$100.00	\$80.00