

# Our Service Charges

## Service charges are effective as of 11/19/2020 and are subject to change.

Each account holder agrees to the terms set forth in this Service Charge Disclosure and acknowledges that it is a part of their Member and Business Service Agreements.

### Debit and Credit Cards

|   |                          |
|---|--------------------------|
| <b>Rush Orders</b> .....  | \$30.00 per order        |
| <b>Card Replacement</b> – one free each year.....   | \$10.00 per card         |
| <b>International Transaction</b> – any card transaction made in a foreign country or currency ..... | 2% of transaction amount |

### Credit Union Checks and Money Orders

|  |             |
|--|-------------|
| <b>Cashier's Checks and Money Orders</b> .....   | \$3.00 each |
| FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending; FREE if payable to self |             |

### Electronic Services

#### Bill Pay

|   |                |
|---|----------------|
| Consumer Accounts – FREE with a Super Saver or Premium Spending Account ..... | \$4.95 monthly |
| Business Accounts.....  | \$9.95 monthly |

#### Wires – Domestic

|  |              |
|--|--------------|
| Bank to bank .....   | \$20.00 each |
| Recurring bank to bank: one-time set-up service charge for each preauthorized agreement..... | \$10.00 each |

### Safe Deposit Boxes – Available at Midtown Branch Only

|                                      |                             |
|--------------------------------------|-----------------------------|
| Sizes range from 3X10 to 10X10 ..... | \$55.00 - \$115.00 annually |
| Key deposit.....                     | \$5.00                      |
| Lost key/box drilling.....           | \$125.00 each               |

### Savings, Spending and Certificate Accounts

#### Savings Accounts

|   |                |
|---|----------------|
| Premium Savings (S19) .....                           | \$3.00 monthly |
| WAIVED with \$50.00 minimum daily balance             |                |
| IRA (All types combined) .....                        | \$5.00 monthly |
| WAIVED with \$100 balance(s) at the end of each month |                |

#### Spending Accounts

|   |                 |
|---|-----------------|
| Free Spending (S76).....                  | FREE            |
| Super Saver Spending (S78).....           | \$5.00 monthly  |
| WAIVED with \$200 minimum daily balance   |                 |
| Premium Spending (S77).....               | \$5.00 monthly  |
| WAIVED with \$1,000 minimum daily balance |                 |
| Business Basics Spending (S87) .....      | \$10.00 monthly |
| WAIVED with \$2,500 minimum daily balance |                 |
| Business Premium Spending (S81) .....     | \$10.00 monthly |
| WAIVED with \$5,000 minimum daily balance |                 |
| Business Super Saver Spending (S88).....  | \$5.00 monthly  |
| WAIVED with \$200 minimum daily balance   |                 |

**Check Orders** ..... Variable  
 Charge varies according to style and quantity; can be reordered in Online Access

**Early Withdrawals on Certificate Accounts**

On terms of one year or less..... 60 days of dividends  
 On terms of more than one year..... 180 days of dividends

**Inactive Account** ..... \$5.00 per month per account  
 WAIVED if you have an active loan or certificate.

**Overdraft Transfers** ..... \$5.00 per transfer  
 WAIVED if transfer source is a Credit Union 1 credit card or line of credit.

**Courtesy Pay** – based on the transaction amount

\$5.00 or less ..... \$5.00 each  
 \$5.01 – \$10.00 ..... \$10.00 each  
 \$10.01 – \$20.00 ..... \$20.00 each  
 \$20.01 or more ..... \$22.00 each

**Overdraft/Overdrawn** ..... \$22.00 each

**Non-Sufficient Funds (NSF)** ..... \$22.00 each  
 A NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee’s institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.

**Returned Item**

Item deposited into an account and returned unpaid ..... \$15.00 each  
 Self-to-self item returned unpaid ..... \$22.00 each

**Returned Statement** ..... \$5.00 each  
 For mailing to a non-deliverable address

**Stop Payment** ..... \$22.00 each  
 Personal checks, preauthorized payments/deductions, Bill Pay items, ACH, cashier’s checks or money orders;  
 Personal checks if requested via ART or Online Access..... \$10.00 each

**Temporary Checks** ..... \$5.00  
 Packet of 12; FREE when opening a new spending account

**Other Service Charges**

**Check Collections** – foreign or other items sent out for collection ..... \$15.00

**Deposit Bag**..... \$5.00 each

**Deposit/Loan Verification** – processing request from another financial institution.....\$10 per request

**Garnishments & Levies**..... \$75.00

**General Document Copies**..... \$2.00 per page

**Loan Convenience**..... \$5.00  
 Payments done with a credit card, electronic check by phone, with a credit card or ACH through CU1 website

**Loan Skip-a-Pay Fee** – Interest continues to accrue on your loan during the skipped month..... \$30.00

**Membership Renewal** – applies to S1 accounts reopened within 180 days of closure ..... \$10.00

**Paper Statement** ..... \$2.00  
 FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending, a loan balance, or an aggregate balance of \$1000

**Research**..... \$25.00 per hour