

Our Service Charges

Service Charge Schedule

Service charges are effective as of 05/18/2021 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

Rush Orders.....\$30.00 per order

Card Replacement – one free each year \$10.00 per card

International Transaction.....2% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Credit Union Checks and Money Orders

Cashier's Checks and Money Orders.....\$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/S29)\$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

Credit Union 1 • Our Service Charges

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 less60 days of dividends
On terms of more than one year180 days of dividends

Inactive Membership Fee\$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
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 \$4.95

Payments done over the phone or on our CU1 website with a debit or credit card, or through ACH

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

Membership Renewal – applies to S1/ S2 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