

## TRUTH IN SAVINGS FEE SCHEDULE

Per your LOCAL FCU Truth-in-Savings Disclosure, fees and charges that may be assessed against your account are disclosed in our Truth-in-Savings Fee Schedule and may change from time to time. The fee schedule below reflects changes as of January 14, 2013.

### **Christmas Club Account Fees**

Premature Withdrawal \$10.00 per transaction February 1<sup>st</sup> – October 31<sup>st</sup>

### **Checking Account Fees**

Check/Share Draft Printing Prices may vary depending upon style  
NSF \$25.00 per item  
Overdraft \$1.00 per item  
Returned Item \$25.00 per item  
Stop Payment \$25.00 per request  
Force Payment \$30.00 per item  
Check Copy \$3.00 per item

### **Special Savings Account Fees**

Excessive Withdrawal \$5.00 per transaction - if member exceeds one (1) per month

### **Money Market Account Fees**

Excessive Withdrawal \$5.00 per transaction - if member exceeds two (2) per month  
Minimum Withdrawal / Transfer \$500.00  
Minimum Deposit / Transfer \$100.00

### **Vacation Club Account Fees**

Excessive Withdrawal \$5.00 per transaction - if member exceeds one (1) per month

### **Other Service Fees**

Account Activity Printout \$2.00 per printout  
Account Closure \$15.00 if account is closed within six (6) months of opening  
Account Reconciliation \$20.00 per hour – minimum charge of \$20.00  
Account Research \$20.00 per hour – minimum charge of \$20.00  
Deposit Item Return \$25.00 per item  
Dormant Account \$10.00 per year – charged after one (1) year of inactivity  
Money Order \$1.00 per Money Order  
Statement Copy \$2.00 per copy  
Western Union \$20.00 per transfer  
Wire Transfer (Outgoing) \$20.00 per transfer  
Return Mail \$5.00 per returned item  
Payee Change \$2.00 per item  
Coin Machine 3.00% of coin amount  
Gift Cards \$2.50 per card  
Bill Pay Return \$25.00 per item – in addition to \$25.00 NSF fee

### **EFT Fees**

ATM Transactions \$1.00 for each ATM transaction at an ATM not owned by the credit union or not part of the approved surcharge free network  
Card Replacement \$5.00 per card  
ACH Return \$25.00 per item  
ACH / ATM Debit Forced Payment \$30.00 per item  
ACH Stop Payment \$25.00 per request

### **Share Value**

Par Value of One Share \$25.00