

OREGONIANS CREDIT UNION FEE SCHEDULE

CREDIT UNION MEMBERSHIP

- 1. Membership Share (Not a Fee) \$5.00 par value/member
- 2. Membership Fee (To Join) \$5.00

MEMBERSHIP SHARE FEES

- 1. Withdrawal fee (first 2 per month free) \$2.00
- 2. Below par value balance fee \$5.00 per month
- 3. Cash deposit/withdrawal less than \$20 \$1.00

IRA ACCOUNT FEES

- 1. Transfer of funds to other institution, rollover or closure Not in payout due to retirement/age \$50.00
- 2. Re-open account within 6 months of closure \$25.00

CHECKING ACCOUNT FEES

Smart Checking

- 1. Monthly Maintenance Fee None
- 2. Minimum Balance Fee None
- 3. Stop Payment (Per Check) \$12.00; \$36.00 max series
- 4. Overdraft Transfer (First 3 per month free) \$10
- 5. Non-Sufficient Funds/ACH NSF \$20.00 per item/\$40 max/day
- 6. Check Copies \$5.00
- 7. History Printout \$5.00 (Free Online)
- 8. Reconciliation Assistance \$15.00 per hour
- 9. Check Printing: Costs range from \$9.80 to over \$20.00 /150 checks.
- 10. Check Printing – Business Accounts: Costs range from \$25.00 to over \$50.00 per 300 checks.
- 11. First 150 checks for new accounts Free

Advantage Checking

- 1. Monthly Maintenance Fee None
- 2. Below Minimum Balance Fee \$5.00
- 3. Stop Payment (Per Check) \$12.00; \$36.00 max series
- 4. Overdraft transfer (First 3 per month free) \$10
- 5. Non-Sufficient Funds/ACH NSF \$20.00 per item/\$40 max/day
- 6. Check Copies \$5.00
- 7. History Printout \$5.00 (Free Online)
- 8. Reconciliation Assistance \$15.00 per hour
- 9. Check Printing – Costs range from \$11.00 to over \$20.00/150 checks.
- 10. Check Printing – Business Accounts: Costs range from \$25.00 to over \$75.00 per 300 checks.
- 11. First 150 checks for new accounts Free

Advantage 55 (55 Years or Older)

- 1. Monthly Maintenance Fee None
- 2. Minimum Balance Fee None
- 3. Stop Payment (Per Check) \$12.00; \$36.00 max series
- 4. Overdraft transfer (First 3 per month free) \$10
- 5. Non-Sufficient Funds/ACH NSF \$20.00 per item/\$40 max/day
- 6. Check Copies \$5.00
- 7. History Printout Free
- 8. Reconciliation Assistance Free
- 9. Wires-Outgoing (first 4 per month) Free
- 10. Check Printing (Basic Checks, 300/yr) Free

Non-Basic: Member pays cost above basic check cost) which range from \$8.00 to over \$15.00 per 150 checks.

Money Market

- 1. Monthly Maintenance Fee None
- 2. Below Minimum Balance Fee \$5.00 each day
- 3. Stop Payment (Per Check) \$12.00; \$36.00 max series
- 4. Non-Sufficient Funds/ACH NSF \$20.00 per item/\$40 max/day
- 5. Check Copies \$5.00
- 6. History Printout \$5.00 (Free Online)
- 7. Reconciliation Assistance \$15.00 per hour
- 8. Check Printing - Costs range from \$10.00 to over \$20.00/ 150 checks.
- 9. No overdraft transfers out of this account due to transaction limits.



ATM/CHECK CARD FEES

- Attempted transaction not offered \$1.00
- Debit Card Over-Limit Fee \$25.00
- Plastic Card Replacement \$10.00
- PIN # Replacement (After 2nd time) \$5.00
- ATM Withdrawals less than \$20 each \$1.00
- POS Withdrawals less than \$20 Free
- ATM Withdrawals after 6 per calendar month (Cumulative for Primary acct. #s; balance inquiry is an ATM transaction) \$1.00

OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

- 1. Returned Deposited Item \$5.00
- 2. Withdrawal less than \$20 \$1.00 (waived if owner under 18 years old)
- 3. Balance Inquiry (Free if Online/Ph. Teller) \$1.00
- 4. Wire Fee - Incoming Free
- 5. Wire Fee -Outgoing Domestic (Recur.) \$7.50
- 6. Wire Fee– Outgoing Domest. (NonRec) \$10.00
- 7. Wire Fee – Outgoing Internt'l (Recur.) \$7.50 Over Fee Charged Us*
- 8. Wire Fee-Outgong Internt'l (nonRec) \$10.00 Over Fee Charged Us*
- 9. Statement Copy \$5.00 (E*Statements free)
- 10. Stop Payment on counter check \$12.00
- 11. Credit Union check to 3rd party \$5.00
- 12. Account closed within 90 days \$5.00
- 13. Reopen account within 90 days \$10.00
- 14. Levy/attachment/garnishment \$20.00
- 15. Returned mail/bad address \$5.00
- 16. Counter Check for Non-Member \$5.00
- 17. Counter Check Cashed for Non-Mbr \$5.00
- 18. Copy of Counter/Cashier's Check \$5.00
- 19. Copy of Transaction Documents \$5.00
- 20. Foreign Deposit Item (> \$250)*** \$20.00
- 21. Dormant/Non-Participation account fee (18 months without activity on any OFCU account and balance is less than \$500; waived if age under 18 years) \$5.00 per month
- 22. Stop payment on electronic trans. \$7.50
- 23. Check Cashing Fee¹ 1% of check/\$4 minimum
- 24. Re-clear deposited item: correspondent charges passed on
- 25. Deposited item sent for collection, correspondent charges passed on**

BILL PAYER SERVICE

- 1. Monthly Service Fee None
- 2. Non-Use after open 60 days \$6.00
- 3. Written Correspondence to payee Amount We Are Charged*
- 4. Proof of Payment (Non-dispute) Amount We Are Charged*
- 5. Payment Returned (Member Error) Amount We Are Charged*

*Charges range between \$7 and \$60

**Currently range from 1% to 5% of amount

*** Not able to accept foreign items in amounts less than \$250 as processor charges are very high in relation to smaller amounts.

¹ Check cashing fee is waived for Youth Accounts, accounts with direct deposit (unless cashing a pay check that is not set up for direct deposit or payroll deduction), accounts using bill pay, accounts with E*Statements OR accounts that have a minimum of \$500 average balance over the last 60 days. Must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.

OFCU Members Can Avoid Many Fees

We at OFCU charge fees to recover our direct costs and to encourage members to utilize lower-cost methods to complete their transactions. Even though we charge transaction fees we want to educate members how to avoid or minimize transaction fees. Here are some examples:

- Withdrawals for less than \$20: It costs the same for a \$10 withdrawal or a \$100 withdrawal. Most members doing small withdrawals do more transactions which increase costs. You may avoid this fee by:
 - Withdrawing a minimum of \$20
 - Take small withdrawals at debit machines (stores such as Safeway and Target); they are free when done this way
- ATM withdrawals after the 6th transaction each calendar month. This fee can be avoided if you:
 - Take larger amounts with each transaction so a fewer number of transactions is needed.
 - Get 'cash back' at stores as these transactions are free and unlimited.
- Excess withdrawal fee: Savings accounts are not transaction accounts; therefore an excess withdrawal fee is assessed after 2 per month. Here are several ways to avoid this fee:
 - Utilize one of our free checking accounts and use the checking account for most of your withdrawals.
 - Budget your funds so that you keep the proper amount in your checking account so that you do not have to make withdrawals from your savings.
 - Make withdrawal and transfer amounts larger so that fewer transactions are needed.

Follow these hints and you will find the value you get from OFCU membership will even be greater. You will find few local institutions that can match OFCU's value.