

EFFECTIVE 05/10/13

### Checking and Checking Plus

Overdraft Protection - Automatic Transfer Fee .....	\$5.00/Transfer
Return Fee (For Returning NSF Checks) .....	\$22.00/Item
Overdraft Service Charge .....	\$22.00/Check
(For Paying Overdraft Checks) .....	\$25.00/Check
Stop Payment .....	\$35.00
Stop Payment on a Group of Checks .....	\$2.00
Special Statement or Copy of Statement .....	\$35.00
Involuntary Closure* .....	\$20.00/Hour
Staff Assistance to Balance Account .....	\$3.00/Check
Microfilm Copies of Checks .....	\$20.00/Each
Collection Items .....	\$5.00/Each
Return of Items Deposited .....	No Charge
Automatic Transfer .....	No Charge
Telephone Transfer (Touchtone Teller and It's Me 247 - No Charge) .....	\$2.00/Transfer
(Over 3 per Month) .....	
Minimum Balance Charge (For Falling Below Required Minimum Balances: \$250 for Regular Checking; \$500 for Checking Plus; \$500 for Business Checking Plus; Fee Waived for HYPE Checking and Members With "Net Pay"/Direct Deposit) .....	\$5.00/Month
Business Checking Service Charge .....	\$5.00/Month
\$0.20 per check written (first 25 checks are free - monthly)	
Personalized Printed Checks .....	Prices Vary

### Check Card Fees

Check Card Issuance/Replacement .....	\$5.00
Annual Fee (per card) .....	\$5.00
Check Card NON-PIN** .....	No Charge
Transactions (when you do NOT use your PIN**) .....	No Charge
Check Card PIN** Transactions (whenever you DO use your PIN**) .....	No Charge
Up to 8 per Month .....	No Charge
Nine or More per Month .....	\$1.00/Transaction
Foreign Country Transaction .....	2 free per month, then \$2.50 each
PIN Replacement .....	
Up to 2 Times .....	No Charge
More than 2 Times .....	\$1.00/Time
Overdraft Fee .....	\$22.00/Transaction

Daily limits are three (3) withdrawals from an ATM totaling \$310 and ten (10) point-of-sale transactions totaling \$1,000, provided you have sufficient available funds in your account.

**NOTE:** The above Check Card fees do NOT include possible surcharges from an ATM owner. If there is a surcharge, it should be displayed on the ATM. No charge on Alliance One ATMs.

\*Forcibly closed accounts will be reported to ChexSystems, a nationwide account verification service, used by most financial institutions to screen accounts. Reported names remain on ChexSystems files for five years and may affect your ability to open an account at other financial institutions.

\*\*Personal Identification Number.

### Christmas and Vacation Club

Special Statement or Copy of Statement .....	\$2.00
Withdrawals or Transfers Out .....	
(After First 7 Days Account is Opened) .....	\$5.00/Withdrawal

### Life (Share) Savings - Regular (Open Deposit) Savings - Money Market Savings - Other Savings

Special Statement or Copy of Statement .....	\$2.00
Inactive Account Fee (Inactive for 24 Months, Balance <\$35, Members 18 Years or Older) .....	\$3.00/Month
Dormant Account Fee (Inactive for 24 Months, Balance <\$35, Unable to Deliver Statements) .....	\$3.00/Month
Automatic Transfer .....	No Charge
Telephone Transfer .....	
First 3 per Month .....	No Charge
Over 3 per Month .....	\$2.00/Transfer
Frequency Withdrawal Fee .....	
First 4 per Month .....	No Charge
Over 4 per Month .....	\$2.00/Withdrawal
Return of Items Deposited .....	\$5.00

### ACH

Return NSF .....	\$22.00
Pay Overdraft .....	\$22.00
Origination .....	\$10.00
Stop Payment .....	\$25.00
To Interrupt a Payment .....	\$8.00

### Miscellaneous

Check Cashing Fee*** .....	1% of check proceeds requested in cash within 24 hours of presentation, waived if under age 18, \$250 aggregate deposits or \$2500 aggregate loans
Auto Check Processing Fee .....	\$2.00
Account Research .....	\$25.00/Hour
Wire Transfer Fee (Incoming) .....	\$8.00/Wire
Wire Transfer Fee (Outgoing) .....	\$20.00/Wire
International Wire Transfer Fee .....	\$55.00/Wire
Legal Process Fee (Garnishments, Tax Levies) .....	\$30.00
Cashier Check or Money Order .....	\$1.00/Each
Photocopies (After 3 Pages) .....	\$.15/Page
Special Statement or Copy of Statement .....	\$2.00
Fax Copies .....	\$1.00/Page
Touchtone Teller .....	No Charge
It's Me 247 Online & Mobile Banking .....	No Charge
Electronic Bill Pay .....	No Charge
Replacing Member Check for Cashiers Check .....	\$5.00/Each
Stop payment fee on Cashiers Check or Money Order .....	\$25.00
Signature Guaranty Fee .....	\$10.00
Account Closure Fee (if closed within first 6 months) .....	\$10.00
Account Reopen Fee (if reopened w/in 6 mos of closing) .....	\$10.00
Gift Card Issuance Fee .....	\$2.50
Gift Card Replacement Fee .....	\$10.00
Bad Address Fee .....	\$3.00
* Fees may be automatically charged to your account and they are subject to change. *	

### Taxpayer Identification Number

You agree to provide us with your Taxpayer Identification Number (TIN) and certify its authenticity before your account is opened. Unless we receive your certified TIN, we reserve the right to refuse to accept your initial deposit; pay dividends on the balance or permit withdrawals. Dividends paid prior to receipt of your certified TIN will be subject to back-up withholding under IRS regulations.



# COUNTY-CITY

Credit Union