



FEE SCHEDULE

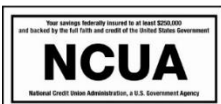
Effective March 06, 2025

CAMPUS CLASSIC CHECKING FEES	
Monthly Maintenance	\$8.00/Month if the qualifications are not met
Mailing	\$2.00/Mailing if not enrolled in electronic statements
LAGNIAPPE CHECKING FEES	
Monthly Maintenance	\$10.00/Month if the qualifications are not met
LAGNIAPPE LITE CHECKING FEES	
Monthly Maintenance	\$10.00/Month if the qualifications are not met
SECOND CHANCE CHECKING FEES	
Monthly Maintenance	\$10.00/Month
MONEY MARKET ACCOUNT FEES	
Monthly Maintenance	\$10.00/Month if minimum daily balance is not met
Subsequent Withdrawals	\$5.00/Withdrawal after 6 per month
BASIC SAVINGS ACCOUNT FEES	
Subsequent Withdrawals	\$5.00/Withdrawal after 3 per quarter
CLUB ACCOUNT FEES	
Subsequent Withdrawals	\$5.00/Withdrawal after 2 per year
HSA ACCOUNT FEES	
Mailing	\$2.00/Mailing if not enrolled in electronic statements
ELECTRONIC FUNDS TRANSFER (EFT) FEES	
ACH Overdraft**	\$30.00/Presentment
ACH (One-Time & Same Day)	\$25.00/Item
Debit Card Overdraft	\$30.00/Item
Returned Item**	\$30.00/Presentment
Overdraft (All other)**	\$30.00/Presentment
Overdraft Protection	\$8.00/Item
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$30.00/Year
3" x 10" Box	\$50.00/Year
5" x 10" Box	\$70.00/Year
10" x 10" Box	\$115.00/Year
Drilling of Box	Varies
Key Replacement	\$20.00/Key with 2 key min.
Late Payment	\$25.00
ONLINE BANKING	
Bill Pay- Expedited Electronic Payment	\$9.95/Item
Bill Pay- Expedited Overnight Check	\$34.95/Item

ONLINE PAYMENT CENTER	
Enrolled Web Payment	\$1.99/Transaction
Guest Web Payment	\$8.00/Transaction
Call Center Agent Payment	\$10.00/Transaction
Reoccurring Web Payment	No Fee
OTHER SERVICE FEES	
Account Activity Printout	\$1.00/Printout
Account Closure	\$5.00 if account closed within 6 months
Account Reconciliation	\$15.00/Hour and a \$15.00 minimum charge
Card Replacement	\$10.00
Official Check	\$10.00/Check
Coin Counting	5% of total coins counted
Deposited Item Return	\$10.00/Item
Dormant Account	\$5.00/Month after 1 year(s)
Escheatment	\$50.00
Foreign ATM Withdrawal, Transfer, and Balance Inquiry	\$2.00/Transaction
Foreign Currency	Varies
Garnishment	\$25.00
International Card Transactions	Up to 2% of the amount of the transaction
Items Sent for Collection	\$25.00/Item*
Legal Process	\$25.00
Membership Fee	\$10.00
Money Order	\$3.00/Money Order
Notary Service	Varies
Photocopy	\$3.00/Copy
Returned Loan Payment	\$30.00/Presentment
Returned Mail	\$5.00, One-time fee per change
Statement Copy	\$3.00/Copy
Stop Payment	\$30.00
Temporary Checks	\$1.00/Page
Verification of Deposit	\$10.00
Visa Gift Card	\$2.50
Visa Reloadable Card	\$9.95
Visa Travel Card	\$9.95
Wire Research (Domestic)	\$20
Wire Research (International)	Varies
Wire Transfer (Domestic)	\$20.00/Transfer
Wire Transfer (Incoming)	\$15.00/Transfer
Wire Transfer (International)	\$40.00/Transfer*

The rates appearing in this Schedule are accurate as of the effective date listed above. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 888-769-8841.

*Other financial institution charges may apply. **The same items may result in multiple Overdraft/Returned Item fees if re-presented.



Daily Transaction Limitations

ATM and Debit Cards*				
Account	Maximum ATM Withdrawal Amount	Maximum POS/Credit/Debit Withdrawal Amount	Maximum Number of ATM/POS Transactions	Maximum Number of Debit/Credit Transactions
Lagniappe Checking	\$1,000.00	The lesser of \$8,000 or Account Available Balance	99	99
Lagniappe Lite Checking	\$1,000.00	The lesser of \$8,000 or Account Available Balance	99	99
Campus Classic Checking	\$1,000.00	The lesser of \$8,000 or Account Available Balance	99	99
Young Adult Checking	\$1,000.00	The lesser of \$8,000 or Account Available Balance	99	99
Second Chance Checking	\$500.00	The lesser of \$500 or Account Available Balance	99	99
HSA Checking	\$1,000.00	The lesser of \$8,000 or Account Available Balance	99	99
Share	\$1,000.00	N/A	99	99

*For transactions over the limit, please contact us at 888.769.8841.

Online Banking		
	Minimum Withdrawal	Maximum Withdrawal
Transfer	\$0.01	None
Scheduled Transfer	\$0.01	None
Loan Payments	None	None
Check Withdrawal	None	None
Remote Deposit Capture* (Campus Click)		
Level .25	Level .5	Level 1
Minimum \$0.50 per deposit Maximum \$250.00 per day Maximum \$1,000.00 per month	Minimum \$0.50 per deposit Maximum \$1,000.00 per day Maximum \$3,000.00 per month	Minimum \$0.50 per deposit Maximum \$3,000.00 per day Maximum \$8,000.00 per month
Level 2	Level 3	Level 4
Minimum \$0.50 per deposit Maximum \$7,500.00 per day Maximum \$20,000.00 per month	Minimum \$0.50 per deposit Maximum \$15,000.00 per day Maximum \$40,000.00 per month	Minimum \$0.50 per deposit Maximum \$45,000.00 per day Maximum \$120,000.00 per month
Online Bill Pay*		
Level 1	Level 2	Level 3
Maximum \$5,000.00 per payment Maximum \$10,000.00 per day	Maximum \$10,000.00 per payment Maximum \$20,000.00 per day	Maximum \$50,000.00 per payment Maximum \$100,000.00 per day

Financial Action Center (FAC)				
Maximum Transaction Amount	Minimum Transfer Amount	Maximum Transfer Amount	Minimum Check Amount	Maximum Check Amount
\$100,000.00	\$0.00	\$99,999.00	\$25.00	\$99,999.00



Daily Transaction Limitations Cont.

Transfers*			
Cross Account/Member to Member			
Level 1		Level 2	Level 3
Minimum \$0.01 per transfer Maximum \$5,000.00 per transfer Maximum \$5,000.00 per day Maximum \$10,000.00 per week Maximum \$20,000.00 per month		Minimum \$0.01 per transfer Maximum \$20,000.00 per transfer Maximum \$20,000.00 per day Maximum \$40,000.00 per week Maximum \$60,000.00 per month	Minimum \$0.01 per transfer Maximum \$150,000.00 per transfer Maximum \$150,000.00 per day Maximum \$150,000.00 per week Maximum \$150,000.00 per month
External Account to Account (A2A)			
Level 1		Level 2	
Minimum \$0.01 per transfer Maximum \$1,000.00 per transfer Maximum \$1,000.00 per day Maximum \$4,000.00 per week Maximum \$10,000.00 per month		Minimum \$0.01 per transfer Maximum \$4,000.00 per transfer Maximum \$4,000.00 per day Maximum \$8,000.00 per week Maximum \$20,000.00 per month	
Zelle®			
Second Chance Checking	Level 1	Level 2	Level 3
Minimum \$0.01 per transfer Maximum \$500.00 per transfer Maximum \$500.00 per day	Minimum \$0.01 per transfer Maximum \$1,000.00 per transfer Maximum \$1,000.00 per day	Minimum \$0.01 per transfer Maximum \$4,000.00 per transfer Maximum \$4,000.00 per day	Minimum \$0.01 per transfer Maximum \$5,000.00 per transfer Maximum \$5,000.00 per day

*These are standard daily transaction limitations. Exceptions may be granted with management's approval.

