

FEE SCHEDULE

Effective April 23, 2018

CAMPUS CLASSIC CHECKING FEES	
Monthly Maintenance	\$8.00/Month if the qualifications are not met
LAGNIAPPE CHECKING FEES	
Monthly Maintenance	\$10.00/Month if the qualifications are not met
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
INDIRECT CHECKING ACCOUNT FEES	
Monthly Maintenance	\$4.00/Month
ELECTRONIC FUNDS TRANSFER (EFT) FEES	
ACH Overdraft	\$30.00/Item
ACH (Same Day)	\$15.00/item
Debit Card Overdraft	\$30.00/Item
Non-Sufficient Funds (NSF)	\$30.00/Item
Overdraft (All other)	\$30.00/Item
Overdraft Protection	\$8.00/Item
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$45.00/Year
5" x 10" Box	\$60.00/Year
10" x 10" Box	\$115.00/Year
Drilling of Box	Varies
Key Replacement	\$20.00/Key with 2 key min.
Late Payment	\$15.00
ONLINE BANKING	
Bill Pay – Expedited Electronic Payment	\$9.95/Item
Bill Pay – Expedited Overnight Check	\$34.95/Item

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
Cashier's Check	\$5.00/Check
Check Cashing Fee*	\$5.00/Check
Debit Card Tiger Stripe Design	\$5.00
Deposited Item Return	\$10.00/Item
Dormant Account	\$5.00/month after 1 year(s)
Escheatment	\$50.00
Foreign ATM Withdrawal	\$1.00
Foreign Currency	Varies
Garnishment	\$25.00
International Card Transactions	Up to 2% of the amount of the transaction
Items Sent for Collection	\$12.00/Item**
Legal Process	\$25.00
Membership Fee	\$10.00
Money Order	\$2.00/Money Order
Notary Service	Varies
Photocopy	\$3.00/Copy
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**

***For non-Campus Federal checks, applies to members without a Checking Account. **Other financial institution charges may apply. ***Basic Savings Account includes Primary Share Account, Special Share Account, Free Student Share Account, and Age Exempt Share Account.**

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.





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	\$510.00	The lesser of \$5,000 or Account Available Balance	99	99
Campus Classic Checking	\$510.00	The lesser of \$5,000 or Account Available Balance	99	99
Young Adult Checking	\$510.00	The lesser of \$5,000 or Account Available Balance	99	99
HSA Checking	\$510.00	The lesser of \$5,000 or Account Available Balance	99	99
Share	\$510.00	N/A	99	99

*For transactions over the \$5,000 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

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

Transfers*		
A2A		P2P
Level 1	Level 2	
Minimum \$0.01 per transfer Maximum \$1,000 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	Minimum \$0.01 per transfer Maximum \$1,000.00 per transfer Maximum \$1,000.00 per day Maximum \$2,000.00 per week

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

