

FEE SCHEDULE - COLLEGEDALE CREDIT UNION EFFECTIVE MAY 15, 2015

<u>Description</u>	<u>Amount</u>	<u>Definition</u>
<u>Loans:</u>		
Late Charges	Greater of \$5.00 or 5% of pmt	When payment is made > 10 days after due date
Term Note Fee	\$25.00	
Business Loan Processing Fee	\$90.00	Business loans under \$10,000
	\$130.00	Business loans over \$10,000
Consumer Loan Processing Fee	\$22.00	Consumer loans up to \$1,499
	\$45.00	Consumer loans \$1,500 to \$9,999
	\$65.00	Consumer loans \$10,000 and Over
Mortgage Loan Fee	Available Upon Request	
Term Note Late Fee	\$35.00	
Loan Advance-Line of Credit	\$5.00	
Carfax	\$20.00 or free with loan	
<u>VISA:</u>		
VISA NSF	\$26.00	Per check returned
VISA Late Payment	\$25.00	When payment is made > 10 days after monthly statement closing date
Lost Card Replacement	\$20.00	
Priority Rush Fee	\$15.00	
<u>ATM / Debit Cards:</u>		
Replacement of Card Fee	\$5.00	First card free / replacement card \$5.00 / RUSH shipping \$40
Transaction Fees	\$1.00	Per transaction at any ATM other than ours
Foreign Surcharge	\$2.50	Plus additional fees may be charged by that ATM
<u>Share / Share Draft:</u>		
NSF Posting Fee	\$34.00	Per draft manually posted
NSF Return Fee	\$35.00	Per draft that has to be returned
Stop Payment Fee	\$34.00	Stop pmt of share draft issued
Student Share Draft Fee	\$1.00	Per month
Regular Share Draft Fee	\$5.00	Per month if account balance goes below \$500 (members age 62 and older are exempt)
Business Share Draft Fee	\$5.00	Per month
Share Draft Copy	\$1.00	Copy of paid share draft-mailed or picked up
Share Draft Copy Fax	\$2.00	Copy of paid share draft-faxed
Interim Statement (print out)	Free	History of Share Draft Acct from computer
Share Draft Printing	Per style ordered	Charge for imprinting Share Drafts
Excessive Share Withdrawal Fee	\$5.00	Over 6 transfers from savings per month
Closed Share	\$10.00	If share open less than 6 Months
<u>ACH:</u>		
Stop Payment	\$34.00	Per ACH item stopped
Return Fee	\$35.00	Per ACH item returned
NSF Posting Fee	\$34.00	Per ACH manually posted
Excessive Share Withdrawal Fee	\$5.00	Over 6 transfers from savings per month
<u>Miscellaneous Fees:</u>		
Incoming Wire Fee	\$15.00	For each incoming wire
Outgoing DOMESTIC Wire Fee	\$15.00	For each outgoing DOMESTIC wire
Outgoing FOREIGN Wire fee	\$30.00	For each outgoing FOREIGN wire
Money Order	\$3.00	Per Money Order
Official Checks	\$3.00	Per check
American Express Gift Cheques	\$2.50	Per pack
Photo Copies	\$0.10 / \$0.15	Per copy 1 side/Per copy 2 sides
Statement Copy	\$1.00	Per statement copy
Research	\$20.00	Per hour – one hour minimum
Reconciliation	\$10.00	Per hour – one hour minimum
Notary	\$5.00	Per document page to non-members
Bad Address Fee	\$2.00	Per quarter
NSF Check Return Fee	\$5.00	When a check, deposited by a member, is returned NSF
Legal Processing Fee	\$100.00 plus all legal fees	Levies/Writs/Unclaimed Prop/Garnishments/Other Legal Processes
Stop Pay on an Official Check	Actual Cost	When a member purchases an official check and then chooses to do a stop-payment
Drill Safety Deposit Box	\$150.00 or current locksmith fees	If a member loses keys to safety deposit box - locksmith