



Banner®

Federal Credit Union

Membership and Miscellaneous Charges

Membership Enrollment	\$10.00 per account Rev. 6-09
Excessive Withdrawal	\$1.00 per withdrawal
Account Closed within 3 Month of Opening	\$10.00 per occurrence
Official Check	\$1.00 after 1st Item
Official Check -Shared Branching	\$5.00 per check
Stop Payment-Official Check	\$20.00 per item
Statement Reprint	\$3.00 per statement
Account Activity-Last 10 Days	FREE
Account Activity- Greater than 10 Days	\$2.00 per request
Holiday Club Withdrawal (Nov and Dec)	FREE
Holiday Club Withdrawal (Jan-Oct)	\$5.00 per occurrence
Account Research/Balance Assistance	\$20.00 per hour
Dormant Account	\$5.00 per quarter
Escheated Account	\$10.00 per account
Levies/Garnishment	\$20.00 per occurrence
Collection Items (Incoming)	\$10.00 per item**
Collection Items (Outgoing)	\$15.00 per item**
Non Sufficient Funds (NSF)	\$27.50 per item 3/1/2009
Returned Check Fee	\$20.00 per item
Returned Check Fee (3rd Party)	\$5.00 per item
Check Cashing Fee (Non-Member)	\$6.00 per check
Check Cashing Fee (Share Account Below \$75.00)	\$4.00 per check
Money Maximizer Excess Withdrawal Fee (after 3rd withdrawal per month)	\$15.00 per occurrence
Address Service Requested Fee	\$1.00 per acct/occurrence
Wire Transfer (Domestic Outgoing)	\$18.00 per request
Wire Transfer (International Outgoing)	\$35.00 per request
Gift Card Fee	\$3.00 per card
Notary Fee	FREE
Notary Fee (Non Member)	\$2.00 per page
Checking Account- REGULAR	FREE
Checking Account -BUSINESS	\$6.00 per month
Checking Account- SECURED	\$15.00 per month
Uncollected Funds/ UCF	\$27.5 per item 3/1/2009
Overdraft Advance Fee	\$27.50 per item 3/1/2009
Check Copy	\$3.00 per item
Original Draft within 45 days of posting	\$20.00 per item
Stop Payment-Personal Check/ACH	\$20.00 per item
Check Printing Charges	prices vary
Replace Lost/Stolen/Damaged ATM/DEBIT card	\$5.00 ***
PIN Replacement	\$3.00 per request
ATM Transaction Fee (after 4 Free per month)	\$2.25 per transaction 4/1/2009

* Transactions include deposits, withdrawals and inquires. Does not include foreign ATM surcharges.

**Additional fees may apply.

***\$10.00 for any additional replacement cards.