



Federal Credit Union

Member Fee Schedule & Truth-In-Savings Disclosure

(602) 254-5291 * (800) 476-6633 * www.bannerfcu.org

Effective September 2020

Savings Account Fees

Membership Fee-One Time..... \$10.00 per Account
 Dormant Account Fee..... \$5.00 per Quarter
 Escheated Account Fee..... \$25.00 per Account
 Excessive Money Maximizer Withdrawal Fee
 (After 3rd free per month) \$15.00 per Occurrence
 Excessive Share Withdrawal Fee
 (After 3rd free per month)...\$1.00 per Occurrence
 Holiday Club Withdrawal Fee
 (Jan-Oct)..... \$5.00 per Occurrence
 Account Verification (VOD) \$10.00 per Request

Checking Accounts Fees

Protection Plus Checking.....\$2.50 per Month
 Opportunity Checking.....\$5.00 per Month
 Opportunity Checking Setup Fee.....\$20.00 per Acct
 Business Checking..... \$6.00 per Month

Non-Sufficient Items & Overdraft Fees

Transfers from LOC or Share (00)..... **FREE**
 Overdraft Advance Fee..... \$35.00 per Item
 Non-Sufficient Funds Fee\$35.00 per Item
 Returned Check Fee (3rd Party)..... \$10.00 per Item
 Returned Check Fee (Own Item)..... \$35.00 per Item

Checks & Other Negotiable Items Fee

Check Copy..... \$3.00 per Item
 Check Printing ChargesPrices Vary
 Gift Card Fee..... \$3.00 per Card
 Official Check **1 FREE PER DAY**
 Checking Acct Holders\$1.00 ea. After
 Non-Checking Acct.....\$3.00 ea. After
 Original Check Draft
 Within 45 days of posting\$20.00 per Item
 Stop Payments
 Debit, ACH, Personal Check.....\$35.00 per Item
 Stop Payment
 Official Check\$20.00 per Item

Share Certificates

Early Withdrawal Penalty
 12 / 6 Month Term..... 30 Days Interest
 Greater than 12 Month Term....90 Days Interest

ATM/Debit Card Fees

ATM Fee w/ Banner Debit/ATM Card.....**FREE**
 (ATM's outside of network may charge fee by owner)
 ATM/Debit Card Replacement Fee
 (Normal)..... \$10.00 per Card
 (Excessive 2+ in 6 months)..... \$15.00 per Card
 (RUSH)..... \$60.00 per Card
 PIN Replacement Fee\$3.00 per PIN

Online Banking Services Fees

Online Account Access**FREE**
 Includes: Bill Pay
 E-Statement
 Mobile Access
 Account Alerts

A2A Transfer -Virtual Branch

(INCOMING)\$FREE
 (OUTGOING)\$2.00 per Transfer
 POPMONEY-Bill Pay \$.50 per Outgoing Transfer
 Overnight Bill Payment Fee\$14.95 per Item

Non-Member Fees

Notary Fee\$10.00 per Page
 Check Cashing (Banner Only)\$6.00 per Check

Miscellaneous Fees

Acct. Closure (the first 90 days)..... \$10.00 per Acct
 Coin Acceptance Rolled.....4% of Deposit
 Garnish & Levy Fee\$25.00 per Item
 Research/Balancing Assistance.....\$20.00 per Hour
 Address Change Fee \$3.00 per Acct/ Occurrence
 Notary/ Medallion Signature Fee**FREE**
 Printed History 15 Days\$2.00 per month
 Monthly Statement Mailing Fee\$2.00 per Statement
 Monthly Statement Reprint Fee..... \$3.00 per Month
 Self Service Web-Payment..... \$5.50 per Payment
 Teller-Assisted Phone Payment.....\$10.00 per Payment
 Payments by mail, direct deposit, or person..... **FREE**
 Wire Trans. (Dom. Outgoing)\$18.00 per Wire
 Wire Trans. (Intern. Outgoing)\$35.00 per Wire
 Title Replacement Fee.....\$15.00 per Title
 Electronic Lien Fee.....\$15.00 per Lien
 Subordination Agreement Processing...\$25.00 per Loan
 Loan Skip-a-Pay Fee.....\$35.00 per Loan

The credit union with *heart!*