



Member Fee Schedule & Truth-In-Savings Disclosure

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

Effective April 1, 2026

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 3 rd free per month) \$15.00 per Occurrence	
Excessive Share Withdrawal Fee (After 3 rd 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

Pulse Checking.....	FREE* or \$5.00 per Month
Opportunity Checking.....	FREE* or \$15.00 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 (3 rd 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 Charges	Prices 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
A2A Transfer -Virtual Branch 3-5 days.....	\$FREE
Next Day.....	\$5.00 per Transfer

Overnight Bill Payment Fee	\$14.95 per Item
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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	\$150.00 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
Temporary Checks.....	\$4.00 per sheet

*For Pulse and Opportunity checking accounts, there is no monthly service charge if you have \$750 of ACH or direct deposit AND complete 15 debit cards purchases each monthly statement cycle.

The credit union with *heart!*