

2018 Fee Schedule



General Fee Schedule
Effective January 1, 2018
www.abbeycu.com

ACCOUNT FEES

| | |
|---|-----------|
| NSF, per item, created by check, ACH or other (Returned or Cleared)..... | \$ 30.00 |
| Overdraft Transfer from Savings..... | 5.00 |
| Return Deposit Item..... | 10.00 |
| if drawn on member's own account..... | 30.00 |
| Stop Payments, created by check, ACH or other..... | 30.00 |
| Release Stop Payments, check, ACH, other..... | 5.00 |
| Collection Item/Foreign..... | 7.50 |
| Check Copy (Free on Home Banking)..... | 2.00 |
| Faxed Check Copy..... | 2.00 |
| Close Account (within 1st 6 months)..... | 5.00 |
| IRA Account Close..... | 25.00 |
| Account Reconcile/Research..... | 20.00/hr. |
| Statement/History Copy..... | 2.00 |
| Paper Statement/w Home Banking..... | 2.00 |
| Classic Checking Service Charge, per month, if daily balance below \$1000..... | 5.00 |
| Temporary Checks (8)..... | 5.00 |
| <i>Other fees may be charged based on account type</i> | |

ELECTRONIC FUNDS TRANSFER FEES

| | |
|--|-------|
| ATM Transactions - 8 Free; Additional..... | 1.00 |
| <i>(Type of Transactions: Withdrawals, Transfers, Deposits, Inquiries)</i> | |
| ATM Transaction/Plus Network..... | 2.00 |
| Replacement Card..... | 5.00 |
| Transaction Receipt Copy..... | 1.00 |
| Pin Change/Reset..... | 1.00 |
| REG D Violation..... | 5.00* |

**See Reverse Side*

MISCELLANEOUS FEES

| | |
|---|---------|
| Dormant or Inactive Account..... | \$ 5.00 |
| <i>(Accounts with no activity in 13 months, balance less than \$300, and no other accounts)</i> | |
| Domestic Wire In..... | 10.00 |
| Domestic Wire Out..... | 20.00 |
| International Wire In/Out..... | 50.00 |
| Check Cashing Fee Average Daily Balance under \$100..... | 2.00 |
| <i>(Average daily balance under \$100 with no other accounts)</i> | |
| Check Cashing Fee (non-member)..... | 5.00 |
| Official Check To Third Party..... | 2.00 |
| Official Check (non-member)..... | 5.00 |
| Money Orders..... | 2.00 |
| Incorrect Address Fee, per item..... | 5.00 |
| Court Ordered Support Payments..... | 5.00 |
| Garnishments and Levies..... | 10.00 |
| Fax Service, per page..... | 1.00 |
| Account Verification..... | 5.00 |
| Inactive Bill Pay..... | 5.25 |
| Gift Cards..... | 3.00 |
| Reloadable CU Money Card..... | 4.95 |

CONSUMER LOAN FEES

| | |
|--|--------------|
| Loan Processing Fee..... | \$ 50.00 |
| Late Payment Fee Consumer Loans..... | 35.00 |
| Loan Payment NSF..... | 30.00 |
| Subordination Agreement..... | 195.00 |
| Indirect Processing Fee Members/Non-members..... | 50.00/250.00 |

VISA FEES

See VISA® Application Disclosure

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call Abbey Credit Union. 01/01/18



A financial cooperative owned by the members.

*KNOW YOUR REGULATION D LIMIT

Unlike checking accounts, savings accounts are not considered "transaction accounts." Regulation D requires the credit union to limit the types and frequency of certain transaction types for savings accounts. You may perform no more than six (6) of these types of transactions in total from a savings account each calendar month:

- Checks or similar orders
- Overdraft from savings (including debit card purchases)
- Automated Clearing House (ACH)
- Pre-authorized or Automatic Transfers
- Internet, Mobile, and Text Banking Transfers
- Audio Response Transfers
- Telephone, Email, and Fax Transfers

Once an account has reached the six permitted transaction limit, any additional withdrawals/transfers will be subject to a fee. Remember, a checking account offers unlimited transactions. Here is what to do to ensure you always stay in compliance:

- Instead of making several small transfers, make one large transfer to cover your funding needs
- Maintain an adequate balance in your checking account to cover checks, ACH payments, and debit card purchases. Checking accounts have no transaction limits
- Always set up recurring payments/automatic transfers from your checking account
- Perform transfers at an ATM or in person at one of our branch locations

Vandalia (937) 898-7800 Troy (937) 335-7500
PLUS, Over 5,000 Shared Branches Nationwide!
We are where YOU are!

www.abbeycu.com