



CREDIT UNION

## SCHEDULE OF FEES

Effective March 31, 2017

### Share Accounts

Membership Fee .....	FREE
Below \$5.00 Share Balance - Monthly .....	\$5.00
<i>(Excludes minor accounts)</i>	
Non Sufficient Funds (NSF) - Per Item (ACH)....	\$30.00
Uncollected Funds (UCF) - Per Item (ACH) .....	\$30.00
Paid Non Sufficient Funds (Paid NSF) - Per Item...	\$30.00
<i>(ACH/Share Draft/Debit Signature Transactions)</i>	
<i>Transactions that exceed the Regulation D Withdrawal limit of 6 per month are subject to the above fees.</i>	

### Share Draft Accounts

Monthly Security Fee .....	\$2.75
<i>(The fee is waived for members who maintain combined deposit and loan balances within the same membership account in excess of \$10,000 for the prior month.)</i>	
Online Bill Payment.....	FREE <sup>1</sup>
Non Sufficient Funds (NSF) - Per Item	
<i>(ACH or Share Draft)</i> .....	\$30.00
Uncollected Funds (UCF) - Per Item	
<i>(ACH/Share Draft)</i> .....	\$30.00
Paid Non Sufficient Funds (Paid NSF) - Per Item...	\$30.00
<i>(ACH/Share Draft/Debit Signature Transactions)</i>	

<sup>1</sup>Free with direct deposit of net check. Minimum direct deposit amount of one \$250.00 deposit each month. Excludes Payroll Deduction. Standard fee of 5.00 per month applies to account without Direct Deposit of net check.

### General Fees

Online Banking .....	FREE
Money Orders - Per Item .....	\$2.00
Prepaid Debit Cards - Per Item .....	\$5.00
Prepaid Debit Cards - Per Reload .....	\$3.00
Cashier/Teller Checks - Per Item .....	\$5.00
Inactive Account Monthly Fee .....	\$5.00 <sup>2</sup>
Returned Deposit - Per Item .....	\$15.00
Copy of History/Statement/Check - Per Item .....	\$2.00
Research/Reconciliation Fee .....	\$20.00 per 1/4 hour
	<i>(\$20.00 minimum)</i>
Verifications - Per Letter or Account .....	\$25.00
IRA Annual Maintenance.....	\$10.00
Closed Account within 90 days of opening.....	\$10.00
Bad Address-Returned Mail Monthly Fee.....	\$5.00

<sup>2</sup>Fee may be charged to accounts where Primary Account Holder is over 18 and the account has not had activity in the last 12 months or if the Primary Account Holder is under 18 and the account has not had activity in the last 24 months.

## General Fees (continued)

Business Account Monthly Fee .....	\$25.00
Legal Process Fee - Per Item .....	\$50.00
<i>(IRS Levy, Garnishment, Subpoena, etc.)</i>	

## Stop Payments

Stop Payment-Per Draft or ACH Item.....	\$25.00
Stop Payment-Per Series of Draft Items .....	\$30.00

## Transfers

Wire Transfers-Per Outgoing Domestic.....	\$15.00
Wire Transfers-Per Incoming .....	\$5.00
Account Transfer (In person or via phone) .....	\$1.00
Share Draft/ACH Overdraft Transfer (3 free per month).....	\$5.00
Debit Card Overdraft Transfer (1 free per month)..	\$5.00
Loan Overdraft Transfer.....	\$5.00
<i>(Online Banking &amp; Phone 24-phone transfers are Free)</i>	

## ATM & Debit Card Transaction Fees<sup>3</sup>

Connect CU ATMS- All Transactions .....	FREE
Withdrawals - PRESTO ATMs ....	10 FREE per month <sup>4</sup>
Withdrawals - All Other ATMs.....	\$1.00
Inquiries - Non Connect CU ATMs .....	\$1.00
Transfers - Non Connect CU ATMs .....	\$1.00
POS (Point-of-Sale) Transactions.....	FREE
Replacement Debit Card .....	\$5.00
Replacement Debit Card PIN .....	\$2.00

<sup>3</sup>International transaction surcharge on all Credit and Debit Transactions may be as much as 10% depending upon the transaction amount and how the merchant processes the transaction.

<sup>4</sup>Free with \$250 minimum direct deposit of the net check in the prior month. Excludes Payroll Deduction. For accounts that do not meet the direct deposit requirement or that exceed the 10 free withdrawals in a calendar month, each transaction is \$1.00.

*All Fees are subject to change per applicable law. Connect CU may pass through or impose special handling fees to your account that are incurred as a result of your account management or lack thereof.*

*Visit our website at*  
[www.connectcu.org](http://www.connectcu.org)

Fort Lauderdale - Broward: (954) 730-2047  
Toll Free: (800) 445-7418



*Federally insured by NCUA*

Rev. 12/16-4M