

STRATA CREDIT UNION FEE SCHEDULE

Account Fees

Account Activity Printout	\$2.00
Account Balancing and Research 1 Hour	\$25.00
ATM Usage Fee	Varies
Below Share Minimum (CID)	\$2.00
Below Share Minimum (Primary Share)	\$2.00
Below Share Minimum (Trust)	\$2.00
Below Minimum Balance Fee (Money Market) (minimum balance \$2500.00) monthly	\$5.00
Business Checking Account Fee *No longer offer new Business Accounts	\$8.00
Cashier Check Written to 3 rd Party	\$3.00
Check or Document Copy	\$2.00
Coin Counter – Member (Waived for members under the age of 16)	2%
Coin Counter – Non – Member	7%
Courtesy Pay Fee – per item *(charges not to exceed \$180 per day)	\$30.00
<p>*Payment by the credit union is a discretionary courtesy and not a right of the member or an obligation of the credit union. This privilege for consumer share draft accounts will be limited to a maximum amount of \$ 1,500.00 overdraft (negative) balance. Transaction types that are eligible for courtesy pay include and are limited to: ACH transactions, Drafts and On-Us Checks at the teller counter. You must bring your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours. The credit union in its discretion, can cancel this protection and cease paying overdrafts at any time without prior notice of reason cause.</p>	
Debit/Credit Card Rush Fee	\$25.00
Demand Fee	\$30.00
DMV Fee	\$50.00
Express Mail	Varies
Inactive Account Fee – monthly fee	\$5.00
Insufficient Funds Fee – per item	\$30.00
IRA Fee	\$5.00
ISA Fee (Debit and Credit Cards)	1% of trans amt
Levy	\$30.00
Lost/Stolen Monetary Instrument	\$20.00
Medallion Stamp	\$20.00
Money Order	\$3.00
Mutilated Currency Fee	\$10.00
Out of Country Authorizations	\$30.00
Overdraft Transfer (Savings and Loan)	\$5.00

Replacement Debit/ Credit Card	\$10.00
Returned Item Fee	\$30.00
Skip-A-Pay Fee	\$30.00
Starter Checks	\$2.00
Stop Payment Fee – Share Draft and ACH	\$ 20.00
Subordination Fee	\$ 100.00
Verification of Deposit	\$ 10.00
Visa Gift Card	\$ 4.00
Wire Transfer Fee – Incoming	\$ 10.00
Wire Transfer Fee – Outgoing Domestic	\$ 25.00