

# STRATA CREDIT UNION

## Strata Credit Union - Fees

Fee Type	Current	As of June 1 <sup>st</sup>
Account Research -Hourly Rate	\$20.00	\$25.00
Express Mail	\$20.00	Varies (based on actual cost to credit union)
IRA Non-Mandatory Withdrawal Fee	\$10.00	\$20.00
Official Check Written to a 3rd Party (no charge if check is over \$1,000)	\$5.00	\$6.00 (regardless of amount)
Returned Deposit Fee	\$20.00	\$25.00
Signature Guarantee (Medallion Stamp)	\$10.00	\$20.00
Check by Phone (one-time transaction)	\$10.00	\$20.00
Check by Phone (one-time set-up fee for recurring payments)	\$0.00	\$20.00

### FEE SCHEDULE

#### Misc. Account Fees

Account Activity Printout	\$ 2.00
Account Balancing and Research Assistance- hourly rate	\$ 25.00
ACH Authorization Revoked- per item	\$ 20.00
ATM Fees:	
Withdrawal- per transaction	\$ 1.00
Inquiry/Transfer/Reject Fees- per transaction	\$ 0.50
Non-Member Transaction Fee- per transaction	\$ 1.50
Invalid Deposit Fee	\$ 5.00
Empty Envelope Fee	\$ 15.00
Car Fax Vehicle History Report	\$ 24.99
Cashier Check Copy	\$ 6.00
Cashier Check Written to 3rd Party	\$ 6.00
Checking Account Monthly Fee (Plus Checking)	\$ 7.00
(Fee is waived with average balance in checking of \$2,000 for the month or average balance in all accounts of \$10,000 for the month)	
Checking Account Monthly Fee (Fresh Start Checking)	\$ 10.00
Check by Phone (one-time transaction)	\$ 20.00
Check by Phone (one-time set-up fee for recurring payments)	\$ 20.00
Coin Counter - Member (Waived for members under the age of 16)	2%
Coin Counter - Non-Member	7%
Collection Fee- Incoming/Outgoing	\$ 17.00
Credit Card - Authorized User Card	\$ 10.00
Credit Card - Late Charge	\$ 27.00
Credit Card - Charge for Multiple Delinquencies	\$ 37.00
Demand Fee	\$ 30.00
DMV Fee	\$ 50.00
Early Membership Closure Fee (Membership closed within 90 days of date opened)	\$ 10.00
Excessive Share Withdrawal Fee (Minimum average balance \$10,000 / Over 6 withdrawals per month)	\$ 2.00
Express Mail	Varies
Fax on Demand Outgoing- per page	\$ 1.00
HELOC Below Minimum Advance Special Handling Fee	\$ 10.00
HELOC Overlimit/ Special Handling Fee	\$ 10.00

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Inactive Account Fee- monthly fee	\$ 5.00
Insufficient Funds Fee- per item	\$ 30.00
IRA Adjustment Fee	\$ 20.00
IRA Enrollment Fee	\$ 5.00
IRA Rollover Fee (if IRA requires the sale of stock)	\$ 50.00
IRA Transfer Fee	\$ 20.00
IRA Non-Mandatory Withdrawal Fee	\$ 20.00
IRS Levy/Withholding/Judgement/Legal Order	\$ 30.00
Lost/Stolen Official Check Processing Fee	\$ 20.00
Minimum Balance Violation Fee	\$ 2.00
(shares below \$25.00) monthly	
Money Market Excessive Transaction Fee	\$ 25.00
(each item over 6 per month)	
Money Market Withdrawal Fee	\$ 25.00
(each withdrawal under \$250)	
Money Market Below Minimum Balance Fee	\$ 5.00
(minimum balance \$2500.00) monthly	
Money Orders- per item	\$ 3.00
Multilated Money Fee	\$ 10.00
Other Document Copies	\$ 2.00
Out of Country Authorizations	\$ 30.00
Overdraft Transfer Fee	\$ 5.00
(savings or loan)	
Personalized Checks	Varies
(cost varies by style of check)	
Photocopy Fee on Teller/Personal Checks	\$ 2.00
(Two free copies per month, \$2 each subsequent copy)	
*Privilege Pay Fee- per item	\$ 30.00
(charges not to exceed \$180 per day)	
Replace Credit/Debit Card	\$ 10.00
Replace Credit/Debit Card- Rush Order! (5 day)	\$ 25.00
Return Mail Handling Fee	\$ 5.00
Returned Deposit and Loan Payment Fee	\$ 25.00
Signature Guarantee (Medallion Stamp)	\$ 20.00
Statement Copies	\$ 2.00
Stop Payment- Share Draft and ACH	\$ 20.00
Subordination Fee	\$100.00
Temporary Checks	\$ 2.00
Verification of Deposit	\$ 10.00
VISA Gift Cards- Per Card:	
up to \$499	\$ 4.00
\$500 to \$999	\$ 6.00
\$1000 and up	\$ 8.00
Wire Transfer Fee- Incoming	\$ 10.00
Wire Transfer Fee- Outgoing Domestic	\$ 25.00

\*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 \$300 overdraft (negative) balance. Transaction types that are eligible for courtesy pay include and are limited to: ACH transactions, Drafts and On-U's 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 or cause.