FEE SCHEDULE

Effective Date: 08/02/2021

Checking Accounts

Overdraft Transfer.....$2.00/Occurrence
NSF.....$25.00/Presentment
Checks, electronic debits, or bill pay checks
Overdrawn Account.....$25.00/Occurrence
Checks, electronic debits, or bill pay checks
Returned Item.....$25.00/Presentment
Checks, electronic debits, or bill pay checks
Stop Payment.....$25.00/Request
Placed on checks, electronic debits or bill pay checks
Check Copies.....$2.00/Check
Check Card Sales Draft Copies.....$10.00/Check
Interest Checking
Service Fee.....$7.00/Month
If minimum average daily balance of $1,000.00 is not met
Platinum Interest Checking
Service Fee.....$10.00/Month
If minimum average daily balance of $2,500.00 is not met

Health Savings Accounts

HSA Service Fee.....$2.00/month
HSA Plan Closure.....$25.00

IRAs

Plan Closure.....$25.00

Other Service Fees

Items Sent For Collection.....Varies/Item
Domestic Wire Transfer.....$18.00/Transfer
Teller Check.....$3.00/Check After 1 free per day
Account Reconciliation.....$25.00/Hour - $12.50 minimum charge
Research.....$25.00/Hour - $12.50 minimum charge
Statement Copy.....$3.00/Statement
Deposit/Payment Item Return.....$12.00/Item (Check or ACH)
Legal Process.....$25.00
Inactive Account.....$5.00/Month - After 12 months when combined account balance is less than $500.00 (Does not apply to members 18 or younger.)

Other Service Fees

Account Closure.....$5.00
If account closed within first 90 days
Photocopies.....$0.25/Page
Fax (outgoing) Local call.....$1.00/Page
Fax (outgoing) Long Distance.....$1.50/Page
Return Mail.....$4.00/Month
Dormant Account
Locator Service.....$50.00/Year
Check Cashing.....1% of Check Amount/Check
For member with less than $100.00 in regular savings and no other accounts
In House Bill Pay.....$3.00/Check
Stop Payment on Cashier
or Teller Check (when allowed).....$20.00/Check
Copy of Cashier or Teller Check.....$5.00/Check

VISA Credit Cards

VISA Travel Platinum Annual Fee.....$45.00
Deposit/Payment Item Return.....$12.00/Item (Check or ACH)
Sales Draft Copy.....$10.00/Item
Replacement Card.....$8.00/Card
Replacement PIN.....$5.00/PIN
Late Fee.....up to $35.00
Foreign Currency Conversion Fee.....1% of transaction amt.
ISA Fee.....0.80% of transaction amt.

EFTs

ATM Withdrawals per Month
at no Charge.....Five (5)
Charge for Withdrawals in
Excess of Free Withdrawal.....$1.00/Transaction - ATMs not owned by the credit union
Card Replacement.....$8.00/Card
PIN Reissue.....$5.00/PIN
Overdraft (ACH or ATM).....$25.00/Presentment
Debit Card Overdraft.....$25.00/Presentment
ACH Stop Payment.....$25.00/Presentment
Foreign Currency Conversion.....1% of transaction amt.
ISA Fee.....0.80% of transaction amt.
Deposit/Payment Item Return.....$12.00/Presentment

The rates and 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 the Credit Union.

Failure to Maintain the $5 Membership Share:
Membership will lapse and a service fee equal to the balance remaining may be assessed unless membership share restored within 60 days.

Advantis credit union
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Web Address: www.advantiscu.org

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National Credit Union Administration, a U.S. Government Agency