

# OAKLAND UNIVERSITY™



Credit Union

## Service Fee Schedule

Membership Fee .....	\$1.00
<b>Checking Account Fees</b>	
Totally Gold Checking.....	FREE
Classic Checking.....	\$5.00 / minimum balance fee
Money Market Checking.....	\$5.00 / minimum balance fee
Rebuild Checking.....	\$10.00 / month
<b>Check Fees</b>	
Personal Check Printing.....	Based on check style
Temporary Checks.....	\$1.00 / page
Cashier's Checks.....	\$2.00 (first check free)
Money Order.....	\$2.00 (first check free)
<b>Wire Transfer</b>	
Domestic Wire Transfer.....	\$20.00 for sending
International Wire Transfer.....	\$50.00 for sending
Incoming Wire Transfer.....	\$5.00 for receiving
<b>International Item Fees</b>	
International Currency - Purchasing.....	\$14.00
Processing International Checks	
Canadian Checks.....	\$5.00
International Checks eligible for short collection.....	\$25.00
International Checks requiring long collection.....	\$75.00
Returned International Checks.....	\$40.00
<b>Online Banking with ComputerLine</b> .....	FREE
<b>Bill Payment</b> .....	FREE
<b>Card Fees</b>	
Replacement Cards.....	\$2.00
Non-CO-OP Network ATM.....	\$1.00 / transaction
<b>International Service Assessment (ISA)</b>	
ATM & PIN-Based Transactions.....	1.00% of the International Transaction Amount
Signature-Based Transactions.....	3.00% of the International Transaction Amount
<i>Calculated after the transaction has been converted to US dollars.</i>	

(See Reverse Side)

# Service Fee Schedule

(Continued)

## Miscellaneous Fees

Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Consumer Loan Late Payment.....	\$25.00
Courtesy Pay <sup>1</sup> .....	\$30.00
Courtesy Pay for Debit <sup>1</sup> .....	\$30.00
Dormant Account.....	\$5.00 / month
Garnishment/Levy.....	\$75.00
Non-Sufficient Funds (NSF).....	\$30.00
Overdraft Notice (Paper).....	\$5.00
Research.....	\$25.00 / hour
Returned Deposited Item .....	Domestic \$15.00 International \$40.00
Escheatment.....	\$75.00
Re-Deposit Returned Item.....	\$5.00
Skip-A-Pay Application.....	\$25.00
Share Collection.....	\$30.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Telephone Transfer.....	FREE

<sup>1</sup> Courtesy Pay and Courtesy Pay for Debit (when opted-in) are protected with Balance Shield and will not receive a fee if the account is negative less than \$5.00.

### For inquiries, contact us at:

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Federally insured  
by NCUA



10%

