

**Outreach Credit Union
Fee Schedule
(effective 01/01/2017)**

These fees and charges may be assessed against your account:

Minimum Savings Balance	\$25
Savings Account Below Required Minimum	\$5 per month
Share Withdraw By Check (Payable to 3 rd Party)	\$5
Certified Check Fee	\$5
Christmas Club Early Withdrawal and Closing	\$10
Levy/Garnishment Processing Fee	\$25
Statement Copies	\$1 per page
Wire Transfer – Outgoing and Incoming	\$25
Credit Union initiated ACH Transfers	\$10
Check Cashing for Nonmembers	\$5 per item
Foreign Item/Check Deposit	\$10 per check
Money Orders	\$1
Returned Check Deposit Item	\$25
Draft/ACH Item Returned for Insufficient Funds	\$25
Share Draft (checking) Printing Charges	Varies with order
Loan/Visa Payment Returned for Insufficient Fund	\$25
Loan Late Fee	5% of Payment Amount
Payday Loan Fee	\$20
Collateral Loan Recording Fee	Current State Rate
Paid Overdraft Items	\$25 Each
Stop Pay Requests	\$25
Incorrect Address Fee	\$5
Any – IAT (International ach transaction)	1% of amount
Research Time	\$30
E-Statements	No Charge
Online banking Access	No Charge
IPAY (Bill Pay) if used once a month	No Charge
Consumer Loan Application Fee	\$25
Mortgage Loan Processing Fee	\$350
Loan Extensions	\$25 per loan
GAP Insurance (Guaranteed auto protection)	\$300
Auto Warranty	Varies by auto
Dormant account fee (Not used in 12 months)	\$10
ATM/Debit Card Reorder	\$10
ATM/Debit Pin replacement	\$5
ATM/Debit Card Emergency Replacement	\$50
Visa Credit Card Increase	\$25
Visa Credit Card Late Fee	\$25
Visa Credit Card Emergency Replacement Fee	\$60
Visa Credit Card Return Check Fee	\$25
Travel Money Card	\$4.95 Initial purchase
Reload Travel Money Card	\$2.00
Non-reloadable Gift Card	\$3.95