



**Outreach Credit Union
Fee Schedule
(effective 01/01/2021)**



**These fees and charges may be assessed against your account
Fees and charges are subject to change:**

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| 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 |
| Credit Union initiated Same Day ACH Transfers | \$15 |
| Check Cashing for Nonmembers | \$5 per item |
| Foreign Item/Check Deposit | \$10 per check |
| Foreign ACH Item/IAT Fee | \$10 per item |
| Any – IAT (International ach transaction) | 1% of amount |
| 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 | 10% of Payment Amount Minimum Late Fee \$10 |
| Payday Loan Fee | \$20 |
| Collateral Loan Recording Fee | Current State Rate |
| Paid Overdraft Items | \$25 Each |
| Stop Pay Requests | \$25 |
| Incorrect Address Fee | \$5 |
| Research Time | \$10 per hour |
| E-Statements | No Charge |
| Online Banking Access | No Charge |
| IPAY (Bill Pay) if used once a month | No Charge |
| Consumer Loan Disbursal Fee | \$35 |
| Mortgage Loan Disbursal Fee | \$350 |
| Loan Extensions | \$25 per loan |
| GAP Insurance (Guaranteed auto protection) | \$350 |
| 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 |