

## FEE SCHEDULE

### ACCOUNT FEES

Account Reconciliation and Research (Minimum of \$12.50.)	\$25.00/hour
Benefits Plus Checking Monthly Fee	\$6.95/month
Benefits Plus Checking Early Termination	\$25.00 <i>(Applied if a member closes their Benefits Plus account within 6 months of enrollment in Benefits Plus.)</i>
BillPay Rush Payment Fees	
Second Day Electronic Delivery	\$4.95 each
Second Day Check Delivery	\$14.95 each
Overnight Check Delivery	\$19.95 each
Check Copy	\$5.00 each
Check Printing	<i>Prices vary based upon style selected. Nominal shipping and handling fees apply</i>
Check Stop Payment	\$29.00 each
Collection Item Fee	\$29.00 each
Courtesy Pay Overdraft* .. Account Balance Overdrawn by \$25.00 or less:	\$10.00 fee
..... Account Balance Overdrawn by \$25.01 or more:	\$29.00 fee
E-Checking – Debit Card Transaction Fee	\$5.00/month <i>(Fee waived if 4 or more debit card transactions during the month.)</i>
E-Checking – E-Statement Fee	\$5.00/month <i>(E-Statements are required; otherwise monthly fee is assessed.)</i>
High-Rate Checking Fee	\$20.00/month <i>(Fee waived if Minimum Daily Balance of \$15,000 is maintained.)</i>
MyCollege Checking – Debit Card Transaction Fee	\$5.00/month <i>(Fee waived if 4 or more debit card transactions during the month.)</i>
MyCollege Checking – E-Statement Fee	\$5.00/month <i>(E-Statements are required; otherwise monthly fee is assessed.)</i>
Non-Sufficient Funds (NSF)	\$29.00 each
Overdraft Transfer (from savings or line-of-credit loan)	\$4.00 each
Paid Overdraft Item*	\$29.00 each
<i>*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.</i>	
Tiered-Rate Checking Fee	\$10.00/month <i>(Fee waived if Minimum Daily Balance of \$1,000 is maintained.)</i>

### OTHER FEES (Applicable to all accounts)

Account History (Since last statement.)	\$5.00 each
ACH – Non-Sufficient Funds (NSF)	\$29.00 each
ACH – One-time Debit (Non-same day processing)	\$9.95 each
ACH – Recurring Debit (One-time setup fee)	\$6.00 each
ACH – Returned Origination	\$29.00 each <i>(Returned because invalid account #, account closed, or NSF.)</i>
ACH – Same Day Processing Fee for Tel-Payments	\$15.00 each
ACH – Stop Payment	\$29.00 each
ATM Transactions & Inquiries	\$1.50 each <i>(Only after 12 per month. Charged to the account of transaction/inquiry at the time of the transaction/inquiry. Purchases [POS transactions] excluded.)</i>
ATM and Debit Credit Card Foreign Transaction Fee	3.0% of amount <i>(For transactions done outside the U.S.)</i>
Cashier's Checks*	\$4.00 each <i>*Founders Club members will be charged \$1.50 for each Cashier's Check.</i>
Check Cashing	\$5.00 each <i>(Fee waived if member has \$250 or more on deposit, or has an active loan or VISA, or has an active checking account, or the member is a minor.)</i>
Closing an Account within 90 days of opening	\$10.00
Credit Card Late Fee – equal to minimum payment w/maximum of	\$27.00
Credit Union to Credit Union Transfer	\$10.00 each
Documentation Copy Fee	\$5.00
Documentation Fee to Refinance an Existing Financial Plus Loan	\$35.00 each <i>(Exempt if an additional \$500 or more is borrowed as part of the refinance.)</i>
Dormant Account Monthly Fee	\$5.00 <i>(Applies to accounts with less than \$500 on deposit and no account activity in the previous 12 months. Fee waived for minor accounts.)</i>
Escheatment Fee (see explanation below)	\$50.00 <i>(State law requires that accounts &amp; other assets with no owner-generated activity for an extended period (usually 3-years) be turned over to the State of Michigan. The credit union will attempt to contact the account/asset owner at their address of record. If there is no response, the account will be charged an escheatment fee and the balance will be transferred to the State of Michigan as "unclaimed property" as part of the credit union's annual escheatment procedure.)</i>
Foreign Check Fee	\$10.00 each

IRA Transfer Fee	\$50.00 each
Lien Perfection	actual cost
Line-of-Credit Over-the-Limit Fee	Up to \$25.00 each
Line-of-Credit Check Stop Payment	Up to \$29.00 each
Loan Rate Evaluation Fee	\$10.00 each <i>(If modification approved, fee is applied toward the Documentation Fee.)</i>
Loan Rate Modification Fee	\$35.00 each
Loan Extension or Postponement	\$35.00 each
Membership Termination Fee	Balance of Acct. <i>(If the account balance stays under par value [\$5.00] for 45 days, the account will be closed and fee will be equal to the remaining balance.)</i>
Money Orders*	\$4.00 each <i>*Founders Club members will be charged \$1.50 for each Money Order.</i>
Money Orders / Cashier's Check Stop Payment (restrictions apply)	\$29.00 each
Mortgage Refinance (If less than \$10,000 additional money financed.)	\$350.00
Mortgage Refinance (If \$10,000 or more additional money financed.)	\$250.00
Mortgage Review of Existing Appraisal	\$100.00 each
Mortgage Subordination Agreement	\$100.00 each
Mortgage – Waive Escrow Requirement (Requires at least 40% equity.)	\$250.00
Mortgage Closing	\$250.00
Non-Sufficient Funds (NSF) Loan Check	\$29.00 each
Notary Service (Exempt for items directly related to Financial Plus transactions.)	\$5.00 each
Processing Coin (loose or rolled)	5.0% of amount <i>(Exempt for up to 5 rolls. Fee waived for the first \$200.00 of coin deposits each calendar year.)</i>
Processing Garnishment, Levy, Court Order	\$50.00 each
Returned Deposit Item	\$15.00 each <i>(Check, ACH, or other item which has been returned.)</i>
Returned Payment Item	up to \$29.00 each <i>(Check, ACH, or other item accepted as a loan payment which has been returned.)</i>
Returned Statement	\$5.00 each <i>(Statement returned due to invalid address.)</i>
Replacement ATM, Debit or Credit Card	\$7.00 each
Safe Deposit Box Rental (10% discount to Founders Club members)	
3 x 5 \$20/year • 3 x 10 \$30/year • 5 x 10 \$40/year • 10 x 10 \$70/year	
Safe Deposit Box – Replacement Key	\$10.00 each
Safe Deposit Box – Drill Fee	
– If member waits for drilling to be done with other boxes	\$150.00 each
– If member requires immediate drilling service	\$200.00 each
Signature Guarantee	\$10.00 each
Signature Validation	\$10.00 each
State Lien on Child Support	varies <i>(The lesser of 10% of the lien withholding with a minimum of \$40.00 and maximum of \$100.00.)</i>
Statement Copy	\$5.00 each
Telephone Transfers	\$3.00 each <i>(Only if transaction is accessible on ATM, Phone Banking or Online Banking. Fee waived for Founders Club members.)</i>
UCC-1 Filing	actual cost
UPS Overnight Fee	\$25.00
Verification of Assets/Deposits	\$10.00 each
Wire Transfer	Domestic \$30.00 each • International: \$40.00 each

### NON-MEMBER FEES (These fees do not apply to members.)

ATM Key Error	\$5.00 each
ATM Withdrawal Surcharge	\$3.00 each <i>(Withdrawal surcharge for cards not issued by Financial Plus or a financial institution participating in the Co-op Network.)</i>
Attorney Work (subpoenas, etc.)	\$70.00 + cost
"On Us" Check Cashing	\$5.00 each
"On Us" Check Converted into Cashier's Check	\$10.00 each <i>("On Us" Check is a check written on a member's Financial Plus account payable to a non-member.)</i>
Processing Coin (loose or rolled)	10% of amount
Request for Mortgage Payoff Amount	\$20.00 each <i>(Third-party request for mortgage payoff amount.)</i>
Verification of Assets/Deposits	\$10.00 each

\*If your checking account balance once the overdraft item is paid is negative \$25.00 or less, the fee is \$10.00. If your checking account balance once the overdraft item is paid is negative \$25.01 or more the fee is \$29.00. Overdraft fees are charged per item.