

## FEE SCHEDULE

### ACCOUNT FEES

Account Reconciliation and Research (Minimum of \$15.00).....	\$30.00/hour
Benefits Plus Checking Monthly Fee.....	\$6.95/month
Benefits Plus Checking Early Termination Fee.....	\$25.00
<i>(Applied if a member closes their Benefits Plus account within 6 months of enrollment in Benefits Plus)</i>	
Bill Pay 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.....	Prices vary based upon style selected. Nominal shipping and handling fees apply
Check Stop Payment.....	\$30.00 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 \$25.000 or more: \$30.00 Fee
<i>*If the checking account balance once the overdraft item is paid is negative \$25.00 or less, the fee is \$10.00. If the checking account balance once the overdraft item is paid is negative \$25.01 or more the fee is \$30.00. Overdraft fees are charged per item.</i>	
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) Fee.....	\$30.00 each
Overdraft Transfer (from savings or line-of-credit loan).....	\$4.00 each
Paid Overdraft Item*.....	\$30.00 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)

ACH – Non-Sufficient Funds (NSF) Fee.....	\$30.00 each
ACH – One-time Debit (Non-same day processing).....	\$9.95 each
ACH – Recurring Debit (One-time set-up fee).....	\$6.00 each
ACH – Returned Origination.....	\$30.00 each
<i>(Returned because invalid account #, account closed, or NSF)</i>	
ACH – Same Day Processing for Tel-Payments.....	\$15.00 each
ACH – Stop Payment.....	\$30.00 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 Card Foreign Transaction Fee.....	3.0% of trans amt
<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 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
Document 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 Monthly Account 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*.....	\$50.00 per account
<i>*Fee charged for accounts with no owner generated activity for 3 years. Balance of account after the fee is transferred to the State of Michigan Unclaimed property division.</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 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 account
<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 Order/Cashier's Check Stop Payment (restrictions apply).....	\$30.00 each
Mortgage Home Equity Loan Processing Fee.....	\$500.00
Mortgage Loan Modification Fee.....	\$350.00
Mortgage Loan Origination Fee.....	0.50 pts plus \$150.00 processing fee
Mortgage Payoff Fax Fee*.....	\$20.00 each
<i>*Third party request for mortgage payoff amount</i>	
Mortgage Subordination Agreement.....	\$100.00 each
Mortgage – Waive Escrow Requirement (Requires at least 40% equity).....	\$250.00
Mortgage Closing.....	\$300.00
Non-Sufficient Funds (NSF) Loan Check.....	\$30.00 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>(Fee waived for the first \$200.00 of coin deposits each calendar year)</i>	
Processing Garnishment, Levy, Court Order.....	\$75.00 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 Fee.....	\$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)	
• 3x5 \$20/year • 3x10 \$30/year • 5x10 \$40/year • 10x10 \$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 required 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 Fee.....	actual cost
UPS Overnight Fee.....	\$25.00 each
Verification of Assets/Deposits.....	\$10.00 each
Wire Transfer.....	• Domestic Wire \$30/each • International Wire \$40/each

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

ATM Key Error.....	\$5.00 each
ATM Withdrawal Surcharge.....	\$3.00 each
Attorney Work (subpoenas, etc.).....	\$70.00 plus cost
OnUs Check* Cashing.....	\$5.00 each
OnUs Check Converted to a Cashier's Check.....	\$10.00 each
<i>*OnUs 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
Verification of Assets/Deposits.....	\$10.00 each