



ChoiceOne

COMMUNITY CREDIT UNION

FEE SCHEDULE

EFFECTIVE MARCH 1, 2020

Digital Services

Virtual Branch/Online Banking	FREE
• Bill Payer	FREE
• E-Statements	FREE
• E-Notifications	FREE
Mobile Banking App and Services	FREE
• Mobile Deposit	FREE

Member Services

Membership Share - par value required	\$5.00
Membership Application Fee	\$5.00
Account Closure fee - if closed with in 90 days of opening.	\$10.00 or balance
Account Research and Balancing	\$25.00 minimum / per hour
Bad Address fee	\$3.00 per month
Check Cashing fee - if no other services and balance is less than \$100.00	2% of check
Check Ordering	*see Credit Union Representative
Christmas Account withdrawal between January 1 - September 30	\$10.00 per occurrence
Corporate Check - certified or cashiers	\$3.00 per check
Delinquency and Collections	
• Delinquent Indirect vehicle loans	2% of monthly pmt after 15 days
• Delinquent Loans or Visa turned over to collection agency	20% unpaid balance plus attorney fees
• In house collection costs-any item associated with Attorney or Courts, etc.	Entire amount paid by debtor
Inactive / Dormant Account fee (after 6 months)	\$2.00 per month
<u>History Printouts</u>	
• From Online Banking	FREE
• From Branch	\$2.00 per occurrence
Outgoing Domestic Wire	\$20.00 per wire
<u>Statement Copies</u>	
• From E-Statements	FREE
• From Branch	\$4.00 per month requested

Products

Return Fee for Non-Sufficient Funds (NSF)	\$35.00 per item
Courtesy Pay / Overdraft Privilege / "Sure to Pay"	\$35.00 per item
Overdraft Fee from Savings	\$5.00 per item
Returned check for deposit or payment	\$25.00 per item
Stop Payments	\$30.00 per item

ACH / EFT

- Reversal of Stop Payment \$5.00

ATM / Debit Cards

- Monthly Service Fee (Waived with Direct Deposit of Net Pay) \$1.50
- Pin Based Withdrawals / Transaction Fees after limits below: \$0.75 per item
 - First 6 per month FREE
 - First 10 per month with Direct Deposit of Net Pay FREE
- Pinless / Swipe and Sign Transactions FREE
- Additional Card Replacement after 1 free \$5.00
- Additional Pin Reminder after 1 free \$3.00
- Rush delivery service for Card or Pin \$40.00
- Dispute Fee - may be assessed if dispute is declined or found to be fraudulent \$10.00

ATM Deposits

- Deposit discrepancy \$4.00
- Empty envelope fee and card closed permanently \$10.00

Loans

- Application fee \$5.00 per loan application
- Loan Late fee \$25.00 after 15 days
- Loan payment extension \$25.00 per extension
- Skip a Payment Promotion \$35.00 per loan/per promotion

Money Orders

- Money order \$2.00 per item
- Money order copy \$5.00 per money order

Share Draft / Check Copies

- From Branch \$5.00 per check
- From Online Banking (1 year back) FREE

Telephone Account Response System - "BARB"

FREE

VISA

- Application Fee \$5.00
- Late Fee \$25.00 after 25 day grace period
- Rush Delivery Service \$40.00

Other

IRS Levy	\$100.00 per Levy
Writ of Execution	\$100.00 per notice
Garnishment	\$75.00 per occurrence
Domestic Relations Levy	\$50.00 per Levy
Signature Guarantee	\$10.00 per signature non-members