

# COMMSTAR CREDIT UNION SCHEDULE OF FEES AND SERVICE CHARGES

Effective August 01, 2014 (\*All fees and service charges are subject to change without notice)

<u>Service/Transactions</u>	<u>Fees:</u>	<u>How Fees Apply:</u>
<b><u>Administrative &amp; Information Services:</u></b>		
Account Research & Reconciliation	\$25.00	per hour
Statement Copy	\$ 3.00	per statement
Paper Statements***	\$ 1.00	
Special Style Paper Statements†	\$ 2.00	
<b><u>Bank Items:</u></b>		
Paid Check Copy	\$ 6.00	per copy
Counter Checks	\$ 2.00	per sheet (4 to a sheet)
<b><u>Collections, Transfers, Withdrawals &amp; Account Closings:</u></b>		
Withdrawal Fee (Club Accounts)	\$10.00	Prior to end of Club year
Collections (Incoming & Outgoing)	\$25.00	per item
Wire Transfer- Incoming	\$10.00	per transfer
Wire Transfer- Outgoing	\$20.00	per transfer
Wire Transfer- International	\$35.00	per transfer
Garnishments/Levies/Court Orders	\$50.00	per item
Fee for Closing Account	\$50.00	within 90 days of opening
Fee for Closing Account (Business Accounts)	\$25.00	after 90 days of opening
Escheat Fee (account closed & sent to state)	\$25.00	after 5 years inactivity
<b><u>Insufficient Funds:</u></b>		
Deposited Item Returned	\$25.00	per item
Returned Checks	\$35.00	per item
Returned EFT/ACH Item <sup>1</sup>	\$35.00	per item
Overdraft Privilege Fee (Item Honored)	\$35.00	per item
Auto Transfer from Savings (Business Checking)	\$ 5.00	per transfer
<b><u>Stop Payments:</u></b>		
Stop Payment on Counter Check	\$30.00	per item
Stop Payment on Personal Check	\$30.00	per item
Stop Payment on Pre-authorized Debit	\$30.00	per item
<b><u>Other Fees &amp; Service Charges:</u></b>		
Card Replacement (ATM, Debit, or Credit)	\$10.00	per card
Check Printing (Checking Account)	Varies	per 150 checks
Transaction Item Overage Fee (Star Biz Checking & Star Biz Checking Plus)	\$ .10	per debit exceeding 100/month for Star Biz Checking and 250/month for Star Biz Checking Plus
Minimum Balance Requirement Fee (MMIA & Star Biz Checking Plus)	\$ 5.00	per month
PIN Reissue (ATM, Debit, or Credit)	\$ 2.00	per item
Cashier/Official Check	\$ 3.00	per item
Inactive Account Fee	\$ 5.00	per month after 6 mos. inactivity
Incorrect Address/Returned Mail	\$ 2.50	per month
Account Verification/Deposits/Credit Inquiry	\$ 5.00	per request
Deposit Bag Service (Business Accounts)	\$25.00	per bag
Business Foreign Check Collection (North America)	\$25.00	per item
Business Foreign Check Collection (All other countries)	\$40.00	per item
Currency Requests (Business Accounts)	\$.50	per strap
Coin Requests (Business Accounts)	\$.10	per roll
Star Biz Checking Plus Monthly Maintenance Fee	\$10.00	per month
Star Checking Plus Monthly Maintenance Fee	\$ 4.00	per month
Star Checking Rewards Monthly Maintenance Fee	\$ 6.00	per month*
Coin and Currency Deposit Overage Fees (Business accounts only)	\$ 1.50	per thousand over limits of \$5,000/month for Star Biz Checking and limits of \$10,000/month for Star Biz Checking Plus)
<b><u>Bill Pay Fees:</u></b>		
Bill Pay Service	\$ 4.95**	per month
Written Correspondence to "Payee"	\$15.00	per item
Proof of payment not necessitated by a dispute	\$15.00	per item
Payments returned due to customer error	\$20.00	per item
Cancellation Fee	\$25.00	per item
ACH Return Fee	\$30.00	per item
Express Mail correspondence	\$15.00	per item
Overdraft Fee	\$30.00	per item
Inactive Bill Pay Fee	\$ 4.95	per inactive month
Overnight Fee	\$10.00	per item
2nd Day Fee	\$10.00	per item
Charitable Donations	\$ 1.00	per item
Gift Pay	\$ 2.99	per item
<b><u>Electronic Funds Transfer- (Use of Automated Teller Machines [ATM]) Service/Transactions:</u></b>		
PLUS System, Inc., MoneyPass, Pulse, Alliance One Withdrawals	\$ 1.50	per withdrawal in excess of seven (7) per month

<sup>1</sup>Electronic Funds Transfer / Automated Clearing House

\* Eliminate this fee in two ways: 1) maintain average balance of at least \$1,500 in checking account monthly, or 2) have a loan balance of \$2,500 or more

\*\* Bill Pay Service is free with the use of direct deposit and e-statements

\*\*\* Fee for paper statements - if you choose to receive paper statements

†You can choose a special style of your paper statements

\*\*\*Additional Fees and Services Charges may be assessed depending upon the service requested\*\*\*