

Change-in-Terms Notice

Effective January 1, 2025, CommStar Credit Union will be making adjustments to its current fee schedule. The service fees that will increase as of January 1, 2025, are listed below.

- Account Research & Reconciliation
- Statement Copy Reprint/ Account History Printout
- Paper Statements
- Early Withdrawal Fee (Christmas & Vacation Club Accounts)
- Wire Transfer-Outgoing Continental U.S.
- Wire Transfer-International
- Escheat Fee
- Minimum Balance Requirement Fee (MMIA, Tiered Money Market, Star Biz Money Market & Star Biz Checking Plus)
- Cashier/Official Check
- Incorrect Address/Returned Mail
- PLUS System, Inc., MoneyPass, Pulse, Alliance One ATMs

To request a paper copy of our disclosures please contact our Member Service Department at (440) 365-7342.

COMMSTAR CREDIT UNION – SCHEDULE OF FEES AND SERVICE CHARGES

Effective January 1, 2025 (*All fees and service charges are subject to change without notice)

Service/Transactions	Fees:	How Fees Apply:
Administrative & Information Services:		
Account Research & Reconciliation	\$30.00	per hour
Statement Copy Reprint/Account History Printout	\$4.00	per statement or transaction history
Paper Statements***	\$3.00	
Special Style Paper Statements†	\$2.00	
Bank Items:		
Paid Check Copy	\$6.00	per copy
Counter Checks	\$2.00	per sheet (4 to a sheet)
Collections, Transfers, Withdrawals & Account Closings:		
Early Withdrawal Fee (Christmas & Vacation Club Accounts)	\$25.00	prior to end of club year
Wire Transfer - Incoming	\$10.00	per transfer
Wire Transfer – Outgoing Continental U.S.	\$25.00	per transfer
Wire Transfer - International	\$50.00	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)	\$50.00	after 5 years of inactivity
Insufficient Funds:		
Deposited Item Returned	\$25.00	per item or instance
Returned Checks	\$35.00	per item or instance
Returned EFT/ACH Item ¹	\$35.00	per item or instance
Overdraft Privilege Fee (Item Honored)	\$35.00	per item or instance
Auto Transfer from Savings (Business Checking)	\$5.00	per transfer
Stop Payments:		
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
Bill Pay Fees:		
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 or instance
Express Mail Correspondence	\$15.00	per item
Overdraft Fee	\$30.00	per item or instance
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
¹ 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 †† ID Protect is included in the following accounts with no additional fee: Vintage, Star Rewards ***Additional Fees and Service Charges may be assessed depending upon the service requested***		

Service/Transactions	Fees:	How Fees Apply:
Other Fees & Service Charges:		
Card Replacement (ATM, Debit, or Credit)	\$10.00	per card
Check Printing (Checking Account)	Varies	per 150 items
Transaction Item Overage Fee (Star Biz Checking & Star Biz Checking Plus)	\$0.10	per debit exceeding 100/month for Star Biz Checking and 250/month for Star Biz Checking Plus
Minimum Balance Requirement Fee (MMIA, Tiered Money Market, Star Biz Money Market & Star Biz Checking Plus)	\$10.00	per month if balance falls below \$2,500
PIN reissue (ATM, Debit, or Credit)	\$2.00	per item
Cashier/Official Check	\$5.00	per item
Inactive Account Fee	\$5.00	per month after 12 mos. Inactivity
Incorrect Address/Returned Mail	\$5.00	per item
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)	\$0.50	per strap
Coin Requests (Business Accounts)	\$0.10	per roll
Star Biz Checking Plus Monthly Maintenance Fee	\$10.00	per month
Vintage Checking Monthly Maintenance Fee	\$4.00	per month
Star Checking Rewards Monthly Maintenance Fee	\$6.00	per month *
Fresh Start Checking Monthly Maintenance Fee	\$6.00	per month
ID Protect	\$3.50	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)
Electronic Funds Transfer - *Use of Automated Teller Machines [ATM] Service/Transactions:		
PLUS System, Inc., MoneyPass, Pulse, Alliance One Withdrawals	\$2.50	As Stated by Foreign ATM used per withdrawal in excess of seven (7) per month
Online Loan Payment Portal:		
Online ACH Loan Payment	\$3.00	per item or instance
Returned item ACH ¹	\$35.00	per item or instance
Loan Payment By Phone:		
Phone Payment Fee	\$10.00	per item or instance
Loan Pay Return Fee	\$35.00	per item or instance
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