

### Change-in-Terms Notice

Effective October 1, 2025, CommStar Credit Union will be adjusting qualifiers for its current Cash Back and Cash Rewards checking accounts. The 12 signature-based debit card purchases per monthly qualification cycle will have a required aggregate amount per month, to qualify for rewards.

Change of Qualifications:

- **At least 12 signature-based debit card purchases per monthly cycle, with an aggregate total of at least \$60 per month**

COMMSTAR CREDIT UNION – SCHEDULE OF FEES AND SERVICE CHARGES

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

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

Service/Transactions	Fees:	How Fees Apply:
<b>Administrative &amp; Information Services:</b>		
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	
<b>Bank Items:</b>		
Paid Check Copy	\$6.00	per copy
Counter Checks	\$2.00	per sheet (4 to a sheet)
<b>Collections, Transfers, Withdrawals &amp; Account Closings:</b>		
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	\$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
<b>Insufficient Funds:</b>		
Deposited Item Returned	\$25.00	per item or instance
Returned Checks	\$35.00	per item or instance
Returned EFT/ACH Item <sup>1</sup>	\$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
<b>Stop Payments:</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>Bill Pay Fees:</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 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
<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 †† 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:
<b>Other Fees &amp; Service Charges:</b>		
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)
<b>Electronic Funds Transfer - *Use of Automated Teller Machines [ATM] Service/Transactions:</b>		
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
<b>Online Loan Payment Portal:</b>		
Online ACH Loan Payment	\$3.00	per item or instance
Returned item ACH <sup>1</sup>	\$35.00	per item or instance
<b>Loan Payment By Phone:</b>		
Phone Payment Fee	\$10.00	per item or instance
Loan Pay Return Fee	\$35.00	per item or instance
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