

# MEMBER ACCOUNT & SERVICE FEES

## Credit Union Membership

Membership Share	\$5.00 in main share account
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## Checking Account Fees

NSF Fee	\$27.00 per item
Stop Payment Fee (EFT, BillPayer, Share Drafts)	\$27 per item or series
Freedom Checking Account	\$3.00 monthly fee, waived if enrolled in e-Statements, 65 or older, or average balance is above \$25,000.00
Premium Perks Checking Account	\$6.00 per month
Fresh Start Checking	\$5.95 per month
Overdraft Transfer from Savings	FREE
Internet Banking	FREE
BillPayer Access through Internet Banking	FREE
Courtesy Pay	\$27.00 per item (if transaction is over \$12.00)

## Money Market Account Fees

Monthly Service Fee	\$7.00 per month if minimum daily balance falls below \$2,500.00
Money Market Withdrawal/Transfer Fee	6 free \$5 per item

## Super Saver Account Fees

Monthly Service Fee	\$10.00 per month if minimum daily balance falls below \$10,000.00
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## Christmas Club Account Fees

Early Withdrawal Fee	\$10.00 if funds are withdrawn prior to October 31 of each year per occurrence
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## Electronic Funds Transfer Fees

Day Air Credit Union-owned ATMs	FREE
Non Day Air owned ATMS	First 5 are FREE - 6+ are \$3.00 each
PIN based POS Withdrawal Fee	FREE
ATM Overdraft Fee (includes Check Card transactions)	\$27.00 per item if transaction amount is over \$12.00

## Safe/Personal Deposit Box Rental

3x5	\$32.10 per year
3x10	\$53.50 per year
5x5	\$74.90 per year
10x10	\$107.00 per year
Replacement Key	\$35.00
Lost Keys Box Drilling	\$350.00

## Other Service Fees

Account Reconciliation/Research Fee	\$20.00 per hour (\$20 minimum)
Statement/History Copy	\$3.00 per month
Early Account Closure	Account closed within 6 months of open date \$25.00
Replacement Visa Debit/ATM Card	\$7.00
Deposited Item Return Fee	\$15.00 per item
Inactive Account Fee	\$5.00 per month, after 12 months
Outgoing Domestic Wire Transfer Fee	\$25.00 per transfer
Outgoing International Wire Transfer Fee	\$60.00 per transfer
Excessive Shared Branching Transactions	First 5 are FREE - 6+ are \$2 each
Escheat Fee	\$50.00 per account