

Ocean Crest FCU Fees	Standard	Growth	Bronze	Silver	Gold	Platinum
Total saving/loan bal's.	\$25	\$25	\$400	\$1,000	\$2,500	\$5,000
ATM fee—3 free ea. Mo.	\$1	\$1	\$1	\$1	\$1	Free
Ann fee VISA Classic Ann. Fee VISA GOLD	Free \$20	n/a	Free \$20	Free \$20	Free \$20	Free Free
Standard Checks	At cost	At cost	At cost	At cost	At cost	Free
Low balance savings	\$3 mo.	n/a	n/a	n/a	n/a	n/a
Low balance checking	\$8	n/a	\$6	\$4	n/a	n/a

## FEE SCHEDULE April 2015

- Regular Share Account  
Service fee: .....\$ 3.00 per month if the minimum balance of \$400 is not maintained.
- Money Market Low Balance fee: ...\$ 10.00 per month if the minimum balance of \$2,500 is not maintained.
- Overdraft fee: .....\$ 10.00 per item
- Returned item fee: .....\$ 30.00 per item
- Stop Payment fee: .....\$ 20.00 per request
- Share Draft Printing fee: ..... Prices may vary depending upon style
- Postdated Item Request fee: .....\$ 10.00 per request
- Copy of Cancelled Draft fee: .....\$ 5.00
- Share Draft Account  
Service fee: .....\$ 4.00-8.00 per month if less than \$2,500.00 in business with cu. \*
- Account Reconciliation .....\$ 30.00 per hour
- Account Research fee: .....\$ 30.00 per hour
- Account Reopen fee: .....\$ 20.00
- Statement Copy fee .....\$ 5.00 per copy
- Copy of Tax Form fee: .....\$ 5.00
- Wire Transfer (outgoing) fee: .....\$ 40.00 per transfer
- Wire Transfer (incoming) fee: .....\$ 10.00 per transfer
- Money Order fee: .....\$ 2.25 per item, Money orders can not exceed \$1000.00 each.
- EFT NSF fee: .....\$ 25.00
- Rolled Coin fee: .....\$ .10 per roll.
- Legal Process fee: .....\$ 50.00 occurrence
- Inactive Account fee: .....\$ 5.00 quarterly
- Transfer fee: .....\$ 2.00 per transfer
- Telephone Inquiry fee: .....\$ 2.00 per day (2 free per mo)
- Account Closure fee: .....\$ 10.00 if closed within ninety (90) days
- Account Transfer fee: .....\$ 1.00 per transfer
- Club Account early withdrawal fee: \$ 15.00
- Replace/Additional ATM fee: .....\$ 5.00
- Counter Check fee: .....\$ 4.00
- IRA Maintenance fee: .....\$ 25.00 annual
- Written Verification of Deposit fee \$ 15.00 per form
- ACH /Share Draft Clearing  
Negative Amount: .....\$ 20.00
- Bad Address fee: .....\$ 5.00
- Overdrawn Account fee: .....\$ 25.00 each
- Stale Dated checks fee .....\$ 15.00
- Electronic Bill Pay: .....\$ 5.95 per month
- Loan Extension fee: .....\$ 25.00 each
- Quick Cash Loan Fee .....\$ 20.00
- Check by Phone fee .....\$ 5.00
- Returned Mail .....\$ 5.00

### VISA Fees

VISA Classic Annual Fee	\$ Free
VISA Gold	\$ 20.00 or free
Late Payment Fee	\$ 10.00 each

### Electronic Funds Transfer Fees

- Nonproprietary ATM  
Withdrawal/Transfer fee: .....\$ 1.00
- Three (3) ATM withdrawals per month without a charge.

### Share Accounts (Certificates)

The amount of investment, initial Dividend Rate, Annual Percentage Yield (APY) Certificate Term, Maturity Date and Early Withdrawal Penalty are disclosed at the time of purchase on Your Member's Share Certificate Receipt (Certificate Receipt). Any withdrawal that will reduce the balance below the minimum amount will be treated as a complete withdrawal and will cancel the Certificate Account. Early withdrawal penalty. (Up to 180 days)

\*No monthly service charge with a total balance of \$2,500.00 or more on any combination of savings, checking or loans.

### Credit Union Membership

- Membership Share: .....\$ 5.00 par value

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Subject to change.