



Schedule of Fees and Charges

Membership Fee	\$ 3.00	ACH Early/Instant Posting	\$ 10.00
Account Open Fee	\$ 5.00	CD Early Withdrawal Fee	See Disclosures
Business Account Monthly Fee	\$ 10.00	IRA Account Set Up Fee	\$ 25.00
Premium Checking Maintenance Fee	\$ 15.00	IRA & HSA Plan Closing Fee	\$ 25.00
(Balances less than \$1,000.00)		IRA excessive withdrawal Fee	\$ 5.00
Money Management Maintenance Fee	\$ 15.00	(Over 1 per month)	
(Balances less than \$2,500.00)		Coin Counter Member Fee.....	3%
Debit Card Fee (new)	\$ 2.00	Coin Counter Non-Member Fee.....	8%
Debit Card Replacement Fee	\$ 20.00	Denied Charge Back Fee	\$ 29.00
Excessive W/D Fee	\$ 5.00	(Fraud Exempt)	
(Share w/d over 6 transactions per month)		Notary Service Fee	Free
Paper Statement Fee	\$ 2.00	Notary Service Non-Member Fee.....	\$ 5.00
(Mailed)		FedEx Fee	\$ 75.00
Paper Account History Fee	\$ 2.00	Fax/Copy Fee	\$ 1.00
Paper Statement In Office Copy Fee	\$ 4.00	(per page members only)	
Phone Verification, Balance Inquiry or Transfer Fee	\$ 3.00	Stop Payment Fee	\$ 25.00
Account Reconciliation Fee	\$ 40.00	Stop Payment Billpay Fee	Free
(per hour)		Outgoing Wire Transfer Fee	\$ 30.00
Teller/Cashiers Check Fee	\$ 5.00	Incoming Wire Fee	\$ 5.00
(Free for Pension Plus and 10 year Accounts)		Garnishments/Levies/Legal Processing	\$ 100.00
Check/Share Draft Copy Fee	\$ 2.50	(per incident/acct. For attorney fee see disclosures)	
Temporary Check Fee	\$ 5.00	Canadian Item/ Domestic fee.....	\$ 35.00
(8 checks)		Immigration Letter Fee	\$ 15.00
Check Order Fee	Style/ Quantity	Dormant Fee	\$ 10.00
Non-Member Check Cashing Fee	1%	(Per month after 1 yr. with no activity)	
(Including Teller and Teller Loan checks)		Escheatment	\$ 60.00
Non-Sufficient Funds Check Fee (NSF)	\$ 35.00	(Dormant accounts sent to the state)	
Non-Sufficient Funds Fee (ACH).....	\$ 35.00	Closed Account Fee	\$ 5.00
Uncollected Funds Fee Checking (ACH)	\$ 35.00	(If less than 6 months)	
Returned Item Fee	\$ 35.00	Loan Amortization Schedule Fee	\$ 5.00
(Business, Self to Self, Billpay, or A2A)		Loan Extension Fee	\$ 25.00
Return Mail Fee	\$ 10.00	Loan Origination Fee	\$ 100.00
Transfer Membership Account(s) Fee	\$ 25.00	Loan Skip-A-Pay Fee	\$ 50.00
Manual Check Processing Fee	\$ 25.00	Loan Late Fee	\$ 15.00 or 5%
(pay outstanding items against another account)		(Whichever is greater)	
Lock-Box Annual Fee		Repossession Admin Fee	\$ 300.00
Key Deposit	\$ 100.00	MasterCard Cash Advance Fee	\$ 12.00 or 3%
3 x 5	\$ 40.00	(Whichever is greater)	
3 x 10	\$ 50.00	MasterCard Classic Late Fee	\$ 15.00
5 x 10	\$ 70.00	MasterCard Gold Late Fee	\$ 20.00
		Night Drop Fee	Free
		Night Drop Key Fee	\$ 50.00
		(Business Account Key Deposit)	

Extra Fess's may apply in certain situations.

The fee's on this schedule are accurate as of the effective date indicated in our disclosures. If you have any questions or need any information please give us a call at (352) 629.7596. www.ocalacommunitycu.com

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