



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 & Non-Member fee.....	0.03% & 0.08%
Debit Card Fee (new)	\$ 2.00	Denied Charge Back Fee	\$ 29.00
Debit Card Replacement Fee	\$ 20.00	(Fraud Exempt)	
Excessive W/D Fee	\$ 5.00	Notary Service Non-Member Fee.....	\$ 5.00
(Share w/d over 6 transactions per month, per item)		FedEx Fee	\$ 75.00
Paper Statement Fee	\$ 2.00	Fax/Copy Fee	\$ 1.00
(Mailed)		(per page members only)	
Paper Account History Fee	\$ 2.00	Stop Payment Fee	\$ 25.00
Paper Statement In Office Copy Fee	\$ 4.00	Stop Payment Billpay Fee	Free
Phone Verification, Balance Inquiry or Transfer Fee	\$ 3.00	Outgoing Wire Transfer Fee	\$ 30.00
Account Reconciliation Fee	\$ 40.00	Incoming Wire Fee	\$ 5.00
(per hour)		Garnishments/Levies/Legal Processing	\$ 100.00
Teller/Cashiers Check Fee	\$ 5.00	(per incident/acct. For attorney fee see disclosures)	
(Free for Pension Plus and 10 year Accounts)		Canadian Item/ Domestic fee.....	\$ 35.00
Check/Share Draft Copy Fee	\$ 2.50	Immigration Letter Fee	\$ 15.00
Temporary Check Fee	\$ 5.00	Dormant Fee	\$ 10.00
(8 checks)		(Per month after 1 yr. with no activity)	
Check Order Fee	Style/ Quantity	Escheatment	\$ 60.00
Non-Member Check Cashing Fee	1.00%	(Dormant accounts sent to the state)	
(Including Teller and Teller Loan checks)		Closed Account Fee	\$ 5.00
Non-Sufficient Funds Check Fee (NSF)	\$ 35.00	(If less than 6 months)	
Non-Sufficient Funds Fee (ACH).....	\$ 35.00	Loan Amortization Schedule Fee	\$ 5.00
Uncollected Funds Fee Checking (ACH)	\$ 35.00	Loan Extension Fee	\$ 25.00
Returned Item Fee	\$ 35.00	Loan Origination Fee	\$ 100.00
(Business, Self to Self, Billpay, or A2A)		Loan Skip-A-Pay Fee	\$ 50.00
Return Mail Fee	\$ 10.00	Loan Late Fee	\$ 15.00 or 0.05%
Transfer Membership Account(s) Fee	\$ 25.00	(Whichever is greater)	
Manual Check Processing Fee	\$ 25.00	Repossession Admin Fee	\$ 300.00
(pay outstanding items against another account)		MasterCard Cash Advance Fee	\$ 12.00 or 0.03%
Night Drop Fee	Free	(Whichever is greater)	
Night Drop Key Fee	\$ 50.00	MasterCard Classic Late Fee	\$ 15.00
(Business Account Key Deposit)		MasterCard Gold Late Fee	\$ 20.00
Lock-Box Annual Fee		Digital Asset Trading	
Key Deposit	\$ 100.00	Minimum trade amount = \$ 6.00	
3 x 5	\$ 40.00	Minimum trade fee = \$ 0.20	
3 x 10	\$ 50.00	\$ 6.00 - \$ 500.00	0.20%
5 x 10	\$ 70.00	\$ 500.01 - \$ 1,000.00	1.00%
		\$ 1,000.01 - \$ 5,000.00	1.65%
		\$ 5,000.01 - \$ 10,000.00	1.39%
		\$ 10,000.01+	0.99%

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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