



## Schedule of Fees and Charges

<p>Membership Fee.....\$3.00</p> <p>Account Open Fee.....\$5.00</p> <p>Business Account Monthly Fee.....\$10.00</p> <p>Premium Checking Maintenance Fee.....\$15.00 (Balance less than \$1,000.00)</p> <p>Money Management Maintenance Fee .....\$15.00 (Balances less than \$2,500.00)</p> <p>Debit Card (Mastercard) Fee .....\$2.00 (New Card)</p> <p>Check Cards Replacement Fee.....\$15.00</p> <p>Excessive W/D Fee (over 6 transactions per month) per item.....\$5.00 (From Share and Savings accounts)</p> <p>Paper Statement (Mail) Fee.....\$2.00</p> <p>Paper Account History Fee.....\$2.00</p> <p>Paper Statement Copy Fee.....\$4.00 (If we print for you)</p> <p>Phone Transfer Fee.....\$3.00</p> <p>Phone Verification of Deposit Fee.....\$3.00</p> <p>Account Reconciliation Fee.....\$40.00 per hour</p> <p>Teller Check Fee.....\$3.00</p> <p>Check/Share Draft Copy Fee.....\$2.50</p> <p>Temporary Check Fee (8 checks).....\$5.00</p> <p>Check Order Fee..... Depending on Style and Quantity Ordered</p> <p>Non-Member Check Cashing Fee.....1% to total (Including Teller and Teller Loan checks)</p> <p>Non-Sufficient Funds Check Fee (NSF).....\$35.00</p> <p>Non-Sufficient Funds Fee (ACH).....\$35.00</p> <p>Uncollected Funds Fee Checking (ACH).....\$35.00</p> <p>Returned Item fee.....\$35.00 (Business, Self to Self, Billpay, or A2A)</p> <p>Return Mail Fee.....\$10.00</p> <p>Transfer Membership Account(s) Fee.....\$25.00</p> <p>Manual Check Processing Fee.....\$25.00 (Request OCCU pay outstanding items against another account)</p> <p>Lock-Box Annual Fee</p> <p style="padding-left: 20px;">Size 3x5.....\$35.00</p> <p style="padding-left: 20px;">Size 3x10.....\$45.00</p> <p style="padding-left: 20px;">Size 5x5 (Marion Oaks).....\$50.00</p> <p style="padding-left: 20px;">Size 5x10 or (10x10 Marion Oaks).....\$60.00</p> <p style="padding-left: 20px;">Key Deposit.....\$100.00</p>	<p>ACH Early/Instant Posting.....\$10.00</p> <p>CD Early Withdrawal Fee..... See Disclosures</p> <p>IRA Account Set Up Fee.....\$25.00</p> <p>IRA &amp; HSA Plan Closing Fee.....\$25.00</p> <p>IRA excessive withdrawal Fee.....\$5.00 (Over 1 per month)</p> <p>Coin Counter Fee (Member)..... 3% of amount</p> <p>Coin Counter Fee (Non-Member)..... 8% of amount</p> <p>Denied Charge Back Fee.....\$29.00 (Fraud Exempt)</p> <p>Notary Service Fee.....\$5.00 (Non-Member)</p> <p>FedEx Fee.....\$75.00</p> <p>Fax/ Copy Fee (Members Only).....\$1.00 per page</p> <p>Stop Payment Fee.....\$25.00</p> <p>Stop Payment Billpay Fee..... Free</p> <p>Outgoing Wire Transfer Fee.....\$30.00</p> <p>Incoming Wire Fee.....\$5.00</p> <p>Garnishment/Levy Items Fee.....\$75.00</p> <p>Immigration Letter Fee.....\$15.00</p> <p>Verification of Deposit Processing Fee.....\$10.00</p> <p>Dormant Fee.....\$10.00 per month (After 1 yr. with no member activity)</p> <p>Closed Account Fee.....\$5.00 (If less than 6 months)</p> <p>Loan Amortization Schedule Fee.....\$5.00</p> <p>Loan Extension Fee.....\$25.00</p> <p>Loan Origination Fee.....\$100.00</p> <p>Loan Skip-A-Pay Fee.....\$50.00</p> <p>Loan Late Fee.....\$15.00 or 5% of payment (Whichever is greater)</p> <p>MasterCard Cash Advance Fee.....\$12.00 or 3% min</p> <p>MasterCard Classic Late Fee.....\$15.00</p> <p>MasterCard Gold Late Fee.....\$20.00</p> <p>MasterCard Statement Copies Fee.....\$3.50</p> <p>Collection-Domestic (In/Out) Fee.....\$20.00</p> <p>Canadian Item Processing Fee.....\$35.00</p> <p>Night Drop Fee.....Free</p> <p>Night Drop Key Fee.....\$50.00 (Business Account Key Deposit)</p>
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(Extra Fes's may apply in certian situations)

The fees on this schedule are accurate as of the Effective Date indicated in our Truth-in-Savings Disclosure. If you have any questions or require current rates and/or fee information, please give the credit union a cal 352.629.7596l. [www.ocalacommunitycu.com](http://www.ocalacommunitycu.com)