



## Schedule of Fees and Charges

Membership Fee.....	\$3.00
Account Open Fee.....	\$5.00
Business Account Monthly Fee.....	\$10.00
Premium Checking Maintenance Fee.....	\$15.00
(Balance less than \$1,000.00)	
Money Management Maintenance Fee .....	\$15.00
(Balances less than \$2,500.00)	
Debit Card (MasterCard) Fee (New Card).....	\$2.00
Check Cards Replacement Fee.....	\$15.00
Excessive W/D Fee (over 6 transactions per month) per item.....	\$5.00
(From Share and Savings accounts)	
Paper Statement (Mail) Fee.....	\$2.00
Paper Account History Fee.....	\$2.00
Paper Statement Copy Fee.....	\$4.00
(If we print for you)	
Phone Verification, Balance Inquiry or Transfer Fee.....	\$3.00
Account Reconciliation Fee.....	\$40.00 per hour
Teller/Cashiers Check Fee.....	\$5.00
Check/Share Draft Copy Fee.....	\$2.50
Temporary Check Fee (8 checks).....	\$5.00
Check Order Fee.....	Depending on Style and Quantity Ordered
Non-Member Check Cashing Fee.....	1% to total
(Including Teller and Teller Loan checks)	
Non-Sufficient Funds Check Fee (NSF).....	\$35.00
Non-Sufficient Funds Fee (ACH).....	\$35.00
Uncollected Funds Fee Checking (ACH).....	\$35.00
Returned Item fee.....	\$35.00
(Business, Self to Self, Billpay, or A2A)	
Return Mail Fee.....	\$10.00
Transfer Membership Account(s) Fee.....	\$25.00
Manual Check Processing Fee.....	\$25.00
(Request OCCU pay outstanding items against another account)	
Lock-Box Annual Fee	
Key Deposit.....	\$100.00
Size 3x5.....	\$35.00
Size 3x10.....	\$45.00
Size 5x5 (Marion Oaks).....	\$50.00
Size 5x10 or (10x10 Marion Oaks).....	\$60.00

ACH Early/Instant Posting.....	\$10.00
CD Early Withdrawal Fee.....	See Disclosures
IRA Account Set Up Fee.....	\$25.00
IRA & HSA Plan Closing Fee.....	\$25.00
IRA excessive withdrawal Fee.....	\$5.00
(Over 1 per month)	
Coin Counter Fee (Member).....	3% of amount
Coin Counter Fee (Non-Member).....	8% of amount
Denied Charge Back Fee.....	\$29.00
(Fraud Exempt)	
Notary Service Fee.....	\$5.00
(Non-Member)	
FedEx Fee.....	\$75.00
Fax/Copy Fee (Members Only).....	\$1.00 per page
Stop Payment Fee.....	\$25.00
Stop Payment Billpay Fee.....	Free
Outgoing Wire Transfer Fee.....	\$30.00
Incoming Wire Fee.....	\$5.00
Garnishments/Levies/Legal Processing.....	\$100.00 (per incident/acct)
(For attorney fees see disclosures)	
Immigration Letter Fee.....	\$15.00
Dormant Fee.....	\$10.00 per month
(After 1 yr. with no member activity)	
Escheatment (Dormant accounts sent to the state).....	\$60.00
Closed Account Fee.....	\$5.00
(If less than 6 months)	
Loan Amortization Schedule Fee.....	\$5.00
Loan Extension Fee.....	\$25.00
Loan Origination Fee.....	\$100.00
Loan Skip-A-Pay Fee.....	\$50.00
Loan Late Fee.....	\$15.00 or 5% of payment (Whichever is greater)
MasterCard Cash Advance Fee.....	\$12.00 or 3% min
MasterCard Classic Late Fee.....	\$15.00
MasterCard Gold Late Fee.....	\$20.00
MasterCard Statement Copies Fee.....	\$4.00
Collection-Domestic (In/Out) Fee.....	\$20.00
Canadian Item Processing Fee.....	\$35.00
Night Drop Fee.....	Free
Night Drop Key Fee.....	\$50.00
(Business Account Key Deposit)	

(Extra Fee's may apply in certain 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 call 352.629.7596. [www.ocalacommunitycu.com](http://www.ocalacommunitycu.com)

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