



## 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
(Balance 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 Fee (Member) .....	3%
Debit Card Fee (new) .....	\$ 2.00	Coin Counter Fee (Non-Member) .....	8%
Check Cards Replacement Fee .....	\$ 15.00	Denied Charge Back Fee .....	\$ 29.00
Excessive W/D Fee .....	\$ 5.00	(Fraud Exempt)	
(From Share and Saving over 6 transactions per month)		Notary Service Fee .....	Free
Paper Statement Fee .....	\$ 2.00	(Non-Member) \$ 5.00	
(Via Mail)		FedEx Fee .....	\$ 75.00
Paper Account History Fee .....	\$ 2.00	Fax/Copy Fee .....	\$ 1.00
Paper Statement Copy Fee .....	\$ 4.00	( per page members only)	
(If we print for you)		Stop Payment Fee .....	\$ 25.00
Phone Verification, Balance Inquiry or Transfer Fee .....	\$ 3.00	Stop Payment Billpay Fee .....	Free
Account Reconciliation Fee .....	\$ 40.00	Outgoing Wire Transfer Fee .....	\$ 30.00
(per hour)		Incoming Wire Fee .....	\$ 5.00
Teller/Cashiers Check Fee .....	\$ 5.00	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	Immigration Letter Fee .....	\$ 15.00
(8 checks)		Dormant Fee .....	\$ 10.00
Check Order Fee .....	Style/ Quantity	(Per month after 1 yr. with no activity)	
Non-Member Check Cashing Fee .....	1%	Escheatment .....	\$ 60.00
(Including Teller and Teller Loan checks)		(Dormant accounts sent to the state)	
Non-Sufficient Funds Check Fee (NSF) .....	\$ 35.00	Closed Account Fee .....	\$ 5.00
Non-Sufficient Funds Fee (ACH) .....	\$ 35.00	(If less than 6 months)	
Uncollected Funds Fee Checking (ACH) .....	\$ 35.00	Loan Amortization Schedule Fee .....	\$ 5.00
Returned Item Fee .....	\$ 35.00	Loan Extension Fee .....	\$ 25.00
(Business, Self to Self, Billpay, or A2A)		Loan Origination Fee .....	\$ 100.00
Return Mail Fee .....	\$ 10.00	Loan Skip-A-Pay Fee .....	\$ 50.00
Transfer Membership Account(s) Fee .....	\$ 25.00	Loan Late Fee .....	\$ 15.00 or 5%
Manual Check Processing Fee .....	\$ 25.00	(Whichever is greater)	
(pay outstanding items against another account)		Repossession Admin Fee .....	\$ 300.00
Lock-Box Annual Fee		MasterCard Cash Advance Fee .....	\$ 12.00 or 3%
Key Deposit .....	\$ 100.00	(Whichever is greater)	
3 x 5 .....	\$ 35.00	MasterCard Classic Late Fee .....	\$ 15.00
3 x 10 .....	\$ 45.00	MasterCard Gold Late Fee .....	\$ 20.00
5 x 5 .....	\$ 50.00	Night Drop Fee .....	Free
5 x 10 .....	\$ 60.00	Night Drop Key Fee .....	\$ 50.00
10 x 10 .....	\$ 60.00	(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 out disclosures. If you have any questions or require current rates or any information plesae give us a call at 352.629.7516. [www.ocalacommunitycu.com](http://www.ocalacommunitycu.com)