



ST. THOMAS CREDIT UNION

FEE SCHEDULE

Effective August 15, 2017

New fee or change in fee are noted in bold. All fees are subject to change.

Share and Share Draft Accounts			
Minimum Share/Saving Balance	\$25	Negative account fee	\$2 per day
Share/Saving Account Below Minimum (daily)	\$5 per month	Printout of Current Activities	\$1 per page
Closing Membership Account (open < 180 Days)	\$25 per account	Statement Copies - Quarterly/Monthly	\$1 per page
Account Reopen Fee (within 90 days of closing)	\$25 per account	Copy of Draft Check - Mailed / Picked Up / Faxed	\$5 per item
Share Withdrawal	\$3 (1 free per month)	Pay It (Bill Pay)	
Share Withdrawal By Check (Payable to 3rd Party)	\$3	With E-statement and used once a month	No Charge
Certified Check Fee	\$3	Bill Pay Only	\$10.00 per month
Christmas Club Early Withdrawal & Closing	\$20 each withdrawal	ATM Card Issue (with Saving Account Only)	\$5 per card
Rainy Day Account Withdrawals & Closing	\$25 (3 free per year)	Debit Card Reorder - Normal Mail Issue	\$15
Vacation Account Withdrawals & Closing	\$25 (3 free per year)	Debit Card Reorder - Instant Issue	\$20
Share Draft (checking) Printing Charge	Varies with check style	Debit Card Rush Order	\$50
Temporary Checks	\$5 for 8 checks	ATM/Debit Card Repin	\$5 (after 1 free)
Check Deposit-Foreign Item	\$10 per check	ATM/Debit Card Sales Draft Receipt Copy	\$5 per draft copy
Return Item-Check Deposit	\$15 per occurrence	ATM Usage Fee (6 free per month)	\$2 per item
Return Item-NSF (e.g. Checks/ACH/POS/ATM)	\$30 per item	Dormant Account Fee	\$5 per quarter
Paid Item-Overdraft (Checks/ACH/POS/ATM)	\$30 per item	(no transactions in 12MO no other savings or loan services)	
Draft/Electronic Items - Manual Posting	\$5 per item	IRA Maintenance Fee	\$5 per quarter
International Transaction Fee (IAT)	\$5 per item	Teller-Line Access	No Charge
Overdraft Transfer - Automatic Manual	\$5 per item	Online Banking Access	No Charge
Automatic Clearing House (ACH) Unauthorized Entry	\$4.50 per entry	E-Statement	No Charge
Stop Payment Request	\$40 per item		
Miscellaneous		Loans	
Notary Fee (Free to members)	\$10	First Mortgage Loan Processing Fee	1%
Check Cashing For Nonmembers (amount >\$50)	\$5 per item	Home Equity Loan Processing Fee	1% (\$500 minimum)
Third Party Check Cashing (amount > \$25)	\$5 per item	Open-End Loan Application Fee (Consumer)	\$35 per application
Money Order	\$1	Close-End Loan Application Fee (Consumer)	\$35 per application
Wire Transfer - Outgoing	\$20	Close-End Loan Application Fee (Helping Hand Loan)	\$35 per application
Wire Transfer - Incoming	\$5	Credit Card Application Fee	\$35 per application
Visa Gift Card	\$3	Credit Card Change Request Fee	\$10 per application
Visa Gift Card (Reloadable)	\$5.95	Gap Insurance	up to \$500
Visa Travel Money Cards (Reloadable)	\$7.95	Loan Payment Coupon Fee	\$20
Visa Gift Card - Reload by CU	\$1 per occurrence	Returned Loan Payment	\$30 per occurrence
Incorrect Address Fee	\$5 per returned item	Forced Placed Insurance Processing Fee	\$10 per occurrence
Research Time	\$30 per hour		
Faxing Documents	\$3 per fax		
Levy/Garnishment Processing	\$25 per levy		
Written Verification of Deposit Fee	\$10		
Cash Advance Processing - Credit Debit Card	\$5 or 1% of balance whichever is higher		
Discount Movie Tickets	Actual cost from vendor		
Overdraft Courtesy Pay Disclosure			
<p>Courtesy Pay is a service to help you manage your checking account and prevent items from being returned for non-sufficient funds. For qualifying members, St. Thomas Credit Union will pay items drawn on checking accounts, even when there are insufficient funds available to pay the item. This protects our members from the inconvenience and additional fees due to returned items. It is important to remember that the program is not a loan. Any member overdrawing the account using the Courtesy Pay program must bring his/her account balance positive within the prescribed timeframe or his/her privileges will be suspended or terminated. This is not a contractual obligation, and the Courtesy Pay program requirements and procedures may be changed or withdrawn at any time. We do not guarantee the payment of any item at any time. St. Thomas Credit Union will not be liable for damages for checks returned unpaid. Please refer to our full account disclosure for any other information regarding your checking account.</p>			