



**ST. THOMAS CREDIT UNION**  
**FEE SCHEDULE DISCLOSURE**

Effective August 15, 2019

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

Share and Share Draft Accounts		Amount	Share and Share Draft Accounts		Amount
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	
<b>Certified Check Fee</b>	<b>\$5</b>		Bill Pay Only	\$10.00 per month	
Christmas Club Early Withdrawal & Closing	\$20 per occurrence		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	
<b>Return Item-Check Deposit</b>	<b>\$20 per occurrence</b>		ATM Usage Fee (6 free per month)	\$2 per item	
Return Item-NSF (e.g. Checks/ACH/POS/ATM)	\$30 per item		<b>Dormant Account Fee</b>	<b>\$5 per month</b>	
Paid Item-Overdraft (Checks/ACH/POS/ATM)	\$30 per item		(no transactions in 12MO   no other savings or loan services)		
Courtesy Pay Fee*	\$30 per item		IRA Maintenance Fee	\$5 per quarter	
Draft/Electronic Items - Manual Posting	\$5 per item		Teller-Line Access	No Charge	
<b>International Transaction Fee (IAT)</b>	<b>\$10 per item</b>		Online Banking Access	No Charge	
<b>Overdraft Transfer - Automatic   Manual</b>	<b>\$7 per item</b>		E-Statement	No Charge	
Automatic Clearing House (ACH) Unauthorized Entry	\$4.50 per entry		<b>Foreign ATM Fees</b>	<b>\$2.50 per item</b>	
Stop Payment Request	\$40 per item				
Miscellaneous		Amount	Loans		Amount
Notary Fee (Free to members)	\$10		Home Equity Loan Processing Fee	1% (\$500 minimum)	
<b>Check Cashing For Nonmembers</b> (amount >\$50)	<b>\$5 per item</b>		Open-End Loan Application Fee (Consumer)	\$35 per applicaton	
<b>Third Party Check Cashing</b> (amount > \$25)	<b>\$5 per item</b>		Close-End Loan Application Fee (Consumer)	\$35 per application	
<b>Money Order</b>	<b>\$2</b>		Close-End Loan Application Fee (Helping Hand Loan)	\$35 per application	
Wire Transfer - Outgoing	\$20		Credit Card Application Fee	\$35 per application	
<b>Wire Transfer - Incoming</b>	<b>\$10</b>		Credit Card Change Request Fee	\$10 per application	
<b>International Wire Transfer - Outgoing</b>	<b>cost + \$20</b>		<b>Gap Insurance</b>	<b>up to \$500</b>	
Visa Gift Card Purchase	\$3 per card		Loan Payment Coupon Fee- Replacement	\$20	
Visa Gift Card (Reloadable) Purchase	\$5.95 per card		Returned Loan Payment	\$30 per occurrence	
Visa Travel Money Cards (Reloadable) Purchase	\$7.95 per card		<b>Forced Placed Insurance Processing Fee</b>	<b>\$50 per occurrence</b>	
Visa Gift Card (CU Money) - Reload fund by CU	\$1 per occurrence		<b>Online Payment</b>	<b>\$5 per loan</b>	
Incorrect Address Fee (Returned Mail)	\$5 per returned		Skip a Pay Fee	\$35 per loan	
Research Time	\$30 per hour				
Faxing Documents	\$3 per fax				
<b>Levy/Garnishment Processing</b>	<b>\$50 per levy</b>				
Written Verification of Deposit Fee	\$10				
Cash Advance Processing - Credit   Debit Card	\$5 or 1% of balance whichever is higher				
Discount Movie Tickets (Regal and AMC)	at cost   \$8.50 per ticket				

**\*Courtesy Pay Overdraft Disclosure**  
 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.