

# Audubon

## FEDERAL CREDIT UNION

FEE SCHEDULE Effective Date 4/1/2020

<u>Monthly Share Draft Service Charge</u> No fee for ages 23 and under or 55 and older or with E-Statements.	\$2.00	<u>Accumulation Account</u> Two withdrawals are free per month.	\$10.00
<u>Close Draft Account early</u> For accounts opened effective April 1, 2020. Account must be open for at least 6 months.	\$50.00	<u>Money Market Account</u> One withdrawal is free per month.	\$10.00
<u>Overdraft Transfer from Shares</u> This is a per transfer charge.	\$15.00	<u>IRA Direct Transfer to Other Institution</u>	\$25.00
<u>NSF Returned Item</u> This applies to ACH items and Share Drafts.	\$27.00	<u>Close Christmas Club early</u> One free withdrawal allowed per year	\$5.00
<u>Overdraft Protection</u> Items paid that would have otherwise been returned for those accounts who are opted in to our Overdraft Protection.	\$27.00	<u>Domestic Wire Out Fee</u>	\$27.00
<u>Stop Payment Order</u> Applies to both ACH and Share Draft items.	\$27.00	<u>Return Address Fee</u>	\$3.00
<u>Share Draft Copy</u> \$3.00 if after 7/1/2014 \$6.00 if prior to 7/1/2014	\$3.00/\$6.00	<u>Share Certificates – Early Withdrawal</u> \$25.00 or 90 days of dividends, whichever is greater	\$2.00
<u>Account History/Copy of Statement</u>	\$1.00 per page	<u>Visa Prepaid Gift Cards</u>	\$2.00
<u>Statement Reconciliation</u> Minimum 1 hour charge	\$25.00 per hour	<u>Visa Travel Money Cards</u> \$2.00 to reload – charged by card provider	\$6.00
<u>Over the Counter Checks</u> 4 checks to a page – free for members over 55.	\$5.00 per page	<u>ATM/Debit Card Replacement</u>	\$5.00
<u>Printed checks</u> Call for pricing.	Varies	<u>ATM withdrawals</u> After the 10 <sup>th</sup> ATM withdrawal. Applies to both ATM and Debit Cards.	\$2.00
<u>Check Cashing Fee</u> \$1.00 per 100.00	\$4.00 minimum	<u>Debit Card Monthly Fee</u> No fee if signed up for MobiMoney	\$1.00
<u>Dormant Accounts</u> Begins after 1 year of inactivity. No fee for cumulative balances over \$100.00 or have VISA, CD's or loans attached to the account.	\$5.00 per month	<u>Duplicate Tax Reporting Form</u>	\$2.00
<u>Returned Check from another Institution</u>	\$15.00		
<u>Money Orders</u>	\$2.00		
<u>Official Checks to Second Party</u> Free if made payable to Accountholder	\$5.00		