



The following list of fees reflects the credit union philosophy that members who use certain services should pay for them rather than ask all members to share the cost. In this way the entire membership of CORE FCU is served in the fairest way possible.

## Fee Schedule

Inactive accounts for 3 years. (share) or 1 year (share draft) w/ no activity with balance of less than \$50	\$2.00/mo. until closed
Non-sufficient funds fee	\$29.00 per item
Return of deposited item	\$15.00 per item
Returned Mail (change of address)	\$1.00 each item
Account closed within 90 days of opening	\$5.00
Interim statement copies	\$2.00
Statement photocopy current year	\$2.00 per statement
Statement photocopy prior year	\$5.00 per statement
Regulation D excess transaction fee	\$15.00
Account research and/or reconciliation (min. 1 hour)	\$15.00
Stop payment	\$10.00
Copies of paid share drafts	\$3.00 per item
Copies of paid share drafts over 1 year old	\$5.00 per item
Overdrawn share draft: transfers from other accounts up to 3 per mo.	\$5.00 per item
IRA annual fee	\$9.00
IRA account closed within 90 days of opening	\$5.00
MasterCard Credit Card account closed within 90 days of opening	\$5.00
MasterCard statement photocopy	\$2.00
MasterCard Credit Card replacement within 12 months	\$10.00
Money Orders	\$1.50 each
Official Checks ( <i>no charge for premiere members</i> )	\$2.00 each
Wire transfer (domestic)	\$10.00
Wire transfer (international)	\$35.00
Debit Card replacement within 12 months	\$10.00
ATM service charge	\$2.00 per month*
ATM over 4 foreign withdrawals per month	\$2.00 each
ATM balance inquiries	\$0.50 each
ATM deposits and transfers	No Fee
<i>Business Accounts - Contact Credit Union for details.</i>	

Please note: Fees will never be assessed if they are result of credit union error.  
No fee if qualified (call Credit Union office)