

TRUTH-IN-SAVINGS DISCLOSURE
COOK AREA CREDIT UNION
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MEMBER ACCOUNT FEE SCHEDULE
Share Savings and Share Draft Accounts
EFFECTIVE March 1, 2015

OVERDRAFT RETURNED / NSF CHECK	\$23 / ITEM
ATM/DEBIT CARD NSF TRANSACTION	\$23 / ITEM
NSF PAID	\$15
MAXIMUM DAILY NSF CHARGE	\$115
ATM/DEBIT CARD REPLACEMENT	\$11
STOP PAYMENT ITEM	\$20
STOP PAYMENT SERIES	\$30
AUTOMATIC NSF TRANSFER FOR ACH, DEBIT CARDS AND DRAFTS	\$3 / DAY
CREDIT UNION CHECK (CASHIER'S)	\$5
WIRE TRANSFER – DOMESTIC	\$23
WIRE TRANSFER – INTERNATIONAL	\$95
INCOMING WIRE	\$7.50
RETURNED WIRE – WRONG INFO	\$65
VISA RELOADABLE DEBIT \$1 - \$10,000	\$6.95
NOTARY FEE	\$5.00
VISA GIFT CARDS \$10 - \$500	\$3.50
MONEY ORDERS UNDER \$100	\$2 / ITEM
MONEY ORDERS \$100 UP TO \$1,000	\$3 / ITEM
RETURNED CHECK FEE	\$5
RETURNED MAIL STATEMENT	\$3
REPRINTED STATEMENT	\$5
DRAFT COPY (0-59 DAYS OLD)	\$3 / ITEM
(60 DAYS & OLDER)	\$12 / ITEM
RECONCILIATION ASSISTANCE	\$20 / HR
FOREIGN CHECK DEPOSIT	\$20
ATM TRANSACTION – NOT OUR CARD	\$2
COIN MACHINE – NOT A MEMBER	10%
LEVIES AND GARNISHMENTS	\$25
PHOTOCOPY B&W	\$.25 / PAGE
COLOR	\$.50 / PAGE
OUT - GOING LOCAL FAX	\$.50 / PAGE
OUT - GOING LONG DISTANCE FAX	\$1 FOR THE 1 ST PAGE \$.50 ADD'L PAGES
DORMANT ACCOUNT	\$3 / MONTH
VISA CASH ADVANCE	2% / \$5 MINIMUM
SAFE DEPOSIT BOXES	3X5 \$15 / YR 3X10 \$30 / YR 5X10 \$50 / YR

CHECK CASHING AND ACH WITHDRAWAL POLICY

Only applies to accounts maintaining less than a \$500 relationship. (i.e.: share, draft, loans)

CHECK CASHING: \$3 FOR AMOUNTS UNDER \$500; \$5 FOR AMOUNTS
BETWEEN \$500 - \$1,000; AND \$10 FOR AMOUNTS OVER \$1,000

3RD PARTY CHECKS: \$8 FOR AMOUNTS UNDER \$500; \$12 FOR AMOUNTS
BETWEEN \$500 - \$1,000; AND \$20 FOR AMOUNTS OVER \$1,000

WITHDRAWAL OF ACH DEPOSIT WITHIN 5 DAYS OF DEPOSIT: \$3 FOR EACH
W/D UNDER \$500; \$5 FOR EACH W/D BETWEEN \$500 - \$1,000; AND \$10.00 FOR
EACH W/D OVER \$1,000

TO AVOID CHECK CASHING OR ACH WITHDRAWAL FEE

1. KEEP AT LEAST \$500 IN YOUR ACCOUNTS
2. KEEP ENOUGH IN YOUR ACCOUNT TO COVER CHECKS
3. DEPOSIT CHECKS WITH A 7 DAY HOLD
4. LEAVE A BALANCE OF \$500 FROM ACH DEPOSIT FOR 7 DAYS

The rates listed in this schedule are accurate as of the effective date on this disclosure.
If you have questions or require more information please contact the credit union.