



**Ontario-Montclair School
Employees Federal Credit Union**

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Schedule of Fees and Charges

(Effective September 1, 2009)

Member Savings Accounts

Membership Fee (one time) \$1
Failure to Furnish Appropriate T.I.N. \$50

Checking Account Services

Stop Payment Order on Check \$12
Draft Collection \$20
Overdraft Transfer Fee (per item) \$3
Printed Checks per current price list
Account Reconciliation (per hour) \$25
Duplicate Statement (per statement, over 3 months) ... \$2
Monthly Maintenance Fee (on dividend checking) \$4
(no charge with minimum monthly balance of \$500)
Freedom Checking no charge
Check Copy Fee (first two in one month free) \$2

Electronic Services

ATM Enrollment no charge
ATM Deposit Correction \$10
ATM Transaction Fee (first 12 free each month) \$1
(When you use a non-Co-Op Network ATM you may be charged a fee by the ATM operator or any network used. They may also charge you a fee for a balance inquiry even if you do not withdraw cash.)
ACH Stop Payment \$12
Replacement Visa Debit or ATM Card \$10
Stop Payment (bill payment) \$25
NSF (bill payment) \$25

Over the Counter Services

3rd Party Check Handling \$5 or 2%
(fee is \$5 or 2% of face value, whichever is greater)
Check Cashing*** \$5 or 2%
(fee is \$5 or 2% of face value, whichever is greater)
On-Us Non-Member Check Cashing \$10 or 2%
(fee is \$10 or 2% of face value, whichever is less)
Money Orders* \$1
Official Checks** (one free per day) \$1
Declaration of Loss and Claim
for Reimbursement \$12
Traveler's Checks / Single Signature** 1% of value
Traveler's Checks / Dual Signature 1.5% of value

CONTINUED ON REVERSE SIDE

Over the Counter Services (Continued)

Verification of Deposit / Credit History	\$10
Records Research / Labor (per hour)	\$25
Reproduction (per page)	\$0.25
Compliance with Legal Order (minimum billing)	\$25
Records Research / Labor (per hour)	\$25
Reproduction (per page)	\$0.25
Notary Fee (first signature)	\$7
Notary Fee (additional signatures)	\$5 ea
Tax Levy Processing	\$20
American Express Gift Check ... 1% of check amount (no cost if combined savings balance is \$500 or more)	
American Express Gift Card	\$3

All of the above fees will be charged to the applicable account and will be shown on the periodic statement for that account. If there are insufficient funds in the applicable account, fees will be deducted from the available balance in other accounts, including accounts on which you are a joint owner, or we will overdraw the applicable account.

*Fee waived if share balance is \$5,000 or more and for members age 62 or over.

**Fee waived if share balance is \$5,000 or more.

***Fee charged if member only has a regular share account and has no other OMSEFCU share products or OMSEFCU loan products. Fee waived if minimum balance of \$200 is maintained in regular share account.

Other Fees and Charges

NSF: any payment instrument or payment method, including check, ATM, ACH or other electronic transaction presented against a non-sufficient funds (NSF) balance-paid or returned.	\$20
Online Banking	no charge
Online Bill Pay Services	no charge
Wire Transfer Fee - Outgoing - Domestic	\$20
Wire Transfer Fee - Outgoing - International	\$35
Escheat Notification Fee	\$2

Loan Services

VISA Credit Card Cash Advance Fee	\$2 or 2%
(the greater of \$2 or 2% of cash amount, not to exceed \$10)	
VISA Classic or Gold Credit Card Late Fee	\$15
VISA Platinum Credit Card Late Fee	\$25
Replacement VISA Credit Card	\$10
VISA Credit Card Over Credit Limit Fee	\$15
(the fee is applied for each billing cycle in which the "new balance" exceeds the credit limit)	
Real Estate Demand for Payoff (per demand)	\$30
Vehicle Loan Refinance Fee	\$40
(fee for refinancing existing OMSEFCU vehicle loan)	
Loan Extension Fee	\$20

