



MEMBER FEE SCHEDULE

CREDIT UNION MEMBERSHIP

- Membership Share (Not a Fee) **\$5.00** par value/member
To remain an active member in the cooperative, and to take advantage of member benefits, this \$5 will be held at all times in your Primary Share account.
- Membership Fee (To Join) **\$5.00**

SAVINGS FEES

- Withdrawal Fee (first 2 per month free) **\$2.00**
- Below Par Value/Minimum Balance Fee **\$5.00** per month
- Cash Deposit/Withdrawal Less Than \$20 **\$1.00**
- Excess REG D Transaction Fee **\$20.00**

CHECKING ACCOUNT FEES

The following fees apply to all checking and money market accounts

- Stop Payment (Per Check) **\$20.00** \$60.00 max series
- Overdraft Transfer **\$10.00** (first 3 per month free)
- Non-Sufficient Funds/ACH NSF **\$20.00** per returned transaction, \$60 max/day
- Check Copies **\$5.00** (free Online)
- History Printout **\$5.00** (free Online)
- Reconciliation Assistance **\$15.00** per hour
- Temporary Checks **\$5.00** per page (unless ordering checks)
- Check Printing: Starting at **\$35.39** + / 80 checks.
- Check Emergency Rush Order Starting at **\$40**

My Checking

- Minimum Opening Balance **\$50**

My Interest Checking

- Minimum Opening Balance **\$50**
- Minimum Balance to earn interest **\$1,500**

My Interest Checking

- Minimum Opening Balance **\$50**

Money Market

- Monthly Maintenance Fee **None**
- Below Minimum Balance (\$2,500) Fee **\$5.00** per month
- Withdrawal Below Minimum (\$250) **\$10.00**
- Exceed 6 Withdrawals Per Month **\$10.00**

IRA ACCOUNT FEES

- Below Min. Balance Requirement (\$500 min.) **\$5.00** per month
- Transfer Funds to Other Institution, Rollover or Closure (not in payout due to retirement/age) **\$50.00**
- Re-open Account Within 6 Months of Closure **\$25.00**

DEBIT CARD FEES

- Debit Card NSF Fee **\$20.00**
- Plastic Card Replacement **\$10.00**
- Rush Card Fee (Debit or Credit) **\$30.00**
- PIN # Replacement (after 2nd time) **\$5.00**
- ATM Adjustment **\$2.00**
- ATM Withdrawals < \$20 each **\$1.00**
- Point of Sale (POS) Withdrawals **No Fee**
- ATM Withdrawals After 6 Per Month **\$1.00**

ONLINE BILL PAY FEES

- Monthly Service Fee **None**
- Transfer Money to Another Institution **\$2.00**
- Popmoney Standard—3 business days **Free**
- Popmoney Next Day— next business day **\$1.50**
- Written Correspondence to Payee **Amount We Are Charged¹**
- Proof of Payment (Non-dispute) **Amount We Are Charged¹**
- Payment Returned (Member Error) **Amount We Are Charged¹**

SHARED BRANCHING USAGE FEES

- Transactions Outside of Portland Metro Area **No Fee**
- Transactions Inside of Portland Metro Area (Deposits & withdrawals are subject to fee) **\$3.00** (3 free per month)
- Shared Branching Return Deposit Item **\$15.00**

OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

- Returned Deposited Item **\$5.00**
- Withdrawal Less Than \$20 **\$1.00** (waived if under age 18)
- Balance Inquiry (Free if Online/Ph. Teller) **\$1.00**
- Wire Fee - Incoming (All) **\$5.00**
- Wire Fee -Outgoing-Domestic **\$12.00**
- Statement Copy- Paper **\$5.00** (e*Statements free)
- Statement Copy— Electronic **\$2.00** (e*Statements free)
- Stop Payment on CU check **\$20.00**
- Stop payment on Electronic Trans. **\$20.00**
- Credit Union Check to 3rd Party **\$5.00**
- Cashier's Check **\$5.00**
- Copy of CU/Cashier's Check **\$5.00**
- Copy of Transaction Documents **\$5.00**
- Account Closed Within 90 Days **\$5.00**
- Reopen Account Within 90 Days **\$10.00**
- Levy/Attachment/Garnishment **\$20.00**
- Research Fee **\$25.00** per hour
- Returned Mail/Bad Address **\$5.00**
- Foreign Deposit Item (> \$300)² **\$20.00**
- Dormant Account Fee **\$5.00** per month (18 months without activity on any Oregonians account and balance is less than \$500; waived if under age 18)
- Check Cashing Fee³ **1% of check/\$4 minimum**
- Check cashed for Non-Member **1% of check/\$4 minimum**
- Debit Card Loan Payment Fee⁴ **\$7**
- Re-deposited NSF Item: correspondent charges passed on
- Deposited item sent for collection, corresponding charges passed on⁵

¹ Charges range from \$7 -\$60.

²Unable to accept foreign items in amounts less than \$300, because processing charges are very high in relation to smaller amounts.

³Check cashing fee is waived for youth accounts, accounts actively using Bill Pay, accounts with e*Statements, an active loan or Visa account or accounts that have a minimum of \$500 average balance over the last 60 days. Must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.

⁴Debit card payments on Oregonians loans are made in an online portal outside of Online Banking. A credit union staff member must provide access to this portal.

⁵ Ranges from 1% to 5% of amount.

For Tips on How to Avoid Common Fees, see page 2.

How to Avoid Common Fees

Although some fees are necessary to help offset costs of more expensive services or transactions, we'd like to help you avoid as many fees as possible. Here are some tips for how you can avoid fees:

- **Always withdraw at least \$20 when making withdrawals.** If you want to withdraw less, get cash back at a grocery store while using your debit card, which has no fee and is unlimited.
- **Make fewer ATM withdrawals.** Use CO-OP Network ATMs. The CO-OP Network offers over 30,000 ATMs nationwide with free no-fee access. Remember, if you happen to use an ATM that is not in the CO-OP Network, we will not charge you our ATM fee for your first six transactions each month.
- **Use [Online Banking](#), [Mobile Banking](#) and [Telephone Teller](#).** Avoid balance inquiry or transfer fees by using our online banking or our automated telephone teller. They are easy to use and are free!
- **Our check cashing fee is waived for youth accounts, accounts actively using [Bill Pay](#), accounts with [e*Statements](#) or accounts that have a minimum of \$500 average balance over the last 60 days.** You must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.
- **Use your savings account for savings.** Your first two withdrawals from your savings account each month are free, and thereafter it's \$2 per withdrawal. To avoid paying withdrawal fees, place funds you need frequent access to in a checking account.
- **[Regulation D](#):** Reg D is a federal regulation that limits the amount of transfers and electronic transactions performed on savings accounts to 6 per month. All transactions count unless performed at an ATM or a teller window in an Oregonians branch. Checking accounts have unlimited transactions. If you already have a checking account you should consider putting enough money in your checking to meet your needs.