



## MEMBER FEE SCHEDULE

### CREDIT UNION MEMBERSHIP

- |                                 |                                |
|---------------------------------|--------------------------------|
| 1. Membership Share (Not a Fee) | <b>\$5.00</b> par value/member |
| 2. Membership Fee (To Join)     | <b>\$5.00</b>                  |

### SAVINGS FEES

- |  |                         |
|--|-------------------------|
| 1. Withdrawal Fee (first 2 per month free) | <b>\$2.00</b>           |
| 2. Below Par Value/Minimum Balance Fee     | <b>\$5.00</b> per month |
| 3. Cash Deposit/Withdrawal Less Than \$20  | <b>\$1.00</b>           |
| 4. Excess REG D Transaction Fee            | <b>\$20.00</b>          |

### CHECKING ACCOUNT FEES

The following fees apply to all checking and money market accounts

- |  |   |
|--|---|
| 1. Stop Payment (Per Check)  | <b>\$20.00</b> \$60.00 max series               |
| 2. Overdraft Transfer  | <b>\$10.00</b> (first 3 per month free)         |
| 3. Non-Sufficient Funds/ACH NSF  | <b>\$20.00</b> per item, \$60 max/day           |
| 4. Check Copies  | <b>\$5.00</b> (Free Online)                     |
| 5. History Printout  | <b>\$5.00</b> (Free Online)                     |
| 6. Reconciliation Assistance   | <b>\$15.00</b> per hour                         |
| 7. Check Printing: Costs range from \$12.76 to over \$30.00 /120 checks. |   |
| 8. Check Printing – Business Accounts: Costs range from \$25 to \$50+    |   |
| 9. Check Emergency Rush Order: Ranges from \$40-\$60+                    |   |
| 10. Temporary Checks   | <b>\$5.00</b> per page (unless ordering checks) |

#### Basic Checking

- |                            |             |
|----------------------------|-------------|
| 1. Minimum Opening Balance | <b>\$50</b> |
|----------------------------|-------------|

#### iDeal Checking

- |  |               |
|--|---------------|
| 1. Minimum Balance   | <b>None</b>   |
| 2. Monthly Fee   | <b>\$5.95</b> |
| 3. Fee Waived: <b>Fee is waived with a loan of \$1,000 or more.*</b> |               |

#### Interest Checking

- |  |  |
|--|--|
| 1. Minimum Balance   | <b>\$1,500 or \$10,000 in total deposits</b> |
| 2. Monthly Fee   | <b>\$6.95 if below min.</b>                  |
| 3. Fee Waived: <b>Fee is waived when above minimum balance or with a loan of \$1,000 or more.*</b> |  |

#### Money Market

- |  |                        |
|--|------------------------|
| 1. Monthly Maintenance Fee             | <b>None</b>            |
| 2. Below Minimum Balance (\$2,500) Fee | <b>\$5.00</b> each day |
| 3. Withdrawal Below Minimum (\$250)    | <b>\$10.00</b>         |
| 4. Exceed 6 Withdrawals Per Month      | <b>\$10.00</b>         |

### IRA ACCOUNT FEES

- |   |                         |
|---|-------------------------|
| 1. Below Min. Balance Requirement (\$500 min.)  | <b>\$5.00</b> per month |
| 2. Transfer Funds to Other Institution, Rollover or Closure (not in payout due to retirement/age) | <b>\$50.00</b>          |
| 4. Re-open Account Within 6 Months of Closure   | <b>\$25.00</b>          |

### DEBIT CARD FEES

- |                                       |                |
|---------------------------------------|----------------|
| 1. Attempted Transaction Not Offered  | <b>\$1.00</b>  |
| 2. Debit Card NSF Fee                 | <b>\$20.00</b> |
| 3. Plastic Card Replacement           | <b>\$10.00</b> |
| 4. Rush Card Fee (Debit or Credit)    | <b>\$30.00</b> |
| 5. PIN # Replacement (after 2nd time) | <b>\$5.00</b>  |
| 6. ATM Adjustment                     | <b>\$2.00</b>  |
| 7. ATM Withdrawals < \$20 each        | <b>\$1.00</b>  |
| 8. Point of Sale (POS) Withdrawals    | <b>No Fee</b>  |
| 9. ATM Withdrawals After 6 Per Month  | <b>\$1.00</b>  |

**\*Loan balance fee waiver is based on average monthly loan balance of \$1,000 or more. \$10,000 or more in total deposits is based on average daily balance.**

### SHARED BRANCHING USAGE FEES

- |   |                                  |
|---|----------------------------------|
| 1. Transactions Outside of Portland Metro Area  | <b>No Fee</b>                    |
| 2. Transactions Inside of Portland Metro Area (Deposits & withdrawals are subject to fee) | <b>\$3.00</b> (3 free per month) |
| 3. Shared Branching Return Deposit Item   | <b>\$15.00</b>                   |

### ONLINE BILL PAY FEES

- |  |  |
|--|--|
| 1. Monthly Service Fee                   | <b>None</b>                              |
| 2. Non-Use After Open 60 Days            | <b>\$6.00</b>                            |
| 3. Transfer Money to Another Institution | <b>\$2.00</b>                            |
| 4. Popmoney Standard–3 business days     | <b>Free</b>                              |
| 5. Popmoney Next Day– next business day  | <b>\$1.50</b>                            |
| 6. Written Correspondence to Payee       | <b>Amount We Are Charged<sup>1</sup></b> |
| 7. Proof of Payment (Non-dispute)        | <b>Amount We Are Charged<sup>1</sup></b> |
| 8. Payment Returned (Member Error)       | <b>Amount We Are Charged<sup>1</sup></b> |

### OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

- |  |   |
|--|---|
| 1. Returned Deposited Item   | <b>\$5.00</b>   |
| 2. Withdrawal Less Than \$20   | <b>\$1.00</b> (waived if owner is under 18)   |
| 3. Balance Inquiry (Free if Online/Ph. Teller)                                       | <b>\$1.00</b>   |
| 4. Wire Fee - Incoming (All)   | <b>\$5.00</b>   |
| 5. Wire Fee -Outgoing-Domestic   | <b>\$12.00</b>  |
| 6. Statement Copy- Paper   | <b>\$5.00</b> (e*statements free)   |
| 7. Statement Copy– Electronic  | <b>\$2.00</b> (e*statements free)   |
| 8. Stop Payment on CU check  | <b>\$20.00</b>  |
| 9. Stop payment on Electronic Trans.   | <b>\$20.00</b>  |
| 10. Credit Union Check to 3 <sup>rd</sup> Party                                      | <b>\$5.00</b>   |
| 11. Cashier's Check  | <b>\$5.00</b>   |
| 12. Copy of CU/Cashier's Check   | <b>\$5.00</b>   |
| 13. Copy of Transaction Documents  | <b>\$5.00</b>   |
| 14. Account Closed Within 90 Days  | <b>\$5.00</b>   |
| 15. Reopen Account Within 90 Days  | <b>\$10.00</b>  |
| 16. Levy/Attachment/Garnishment  | <b>\$20.00</b>  |
| 17. Research Fee   | <b>\$25.00</b> per hour   |
| 18. Returned Mail/Bad Address  | <b>\$5.00</b>   |
| 19. Foreign Deposit Item (> \$300) <sup>2</sup>                                      | <b>\$20.00</b>  |
| 20. Dormant Account Fee  | <b>\$5.00</b> per month<br><b>(18 months without activity on any OCU account and balance is less than \$500; waived if under age 18 )</b> |
| 21. Check Cashing Fee <sup>3</sup>   | <b>1% of check/\$4 minimum</b>  |
| 22. Check cashed for Non-Member  | <b>1% of check/\$4 minimum</b>  |
| 23. Re-deposited NSF Item: correspondent charges passed on                           |   |
| 24. Deposited item sent for collection, corresponding charges passed on <sup>4</sup> |   |

<sup>1</sup> Charges range from \$7 -\$60.

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

<sup>3</sup>Check 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.

<sup>4</sup> Ranges from 1% to 5% of amount.

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

# How to Avoid Common Fees

Credit unions generally charge fewer fees than banks. Oregonians Credit Union charges even less than most credit unions.

Although some fees are necessary to help your credit union offset costs of more expensive services or transactions, we'd like to help you avoid as many fees as possible. Here are some tips 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.
- **Apply for a loan with us.** Our checking account fees are waived with a loan of over \$1,000. Plus our low rates will help you save money!
- **Make fewer ATM withdrawals.** By making larger withdrawals or getting cash back at stores, you'll make fewer trips to the ATM and save on fees. Remember you do get 6 free ATM transactions per 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.** You can make 2 withdrawals from your savings per month for free. After that it is \$2.00 per withdrawal. You can reduce savings withdrawals by placing more into your checking account each month and less in your savings.
- **[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. Open an OCU checking account where you will have unlimited transactions. If you already have a checking account you should consider putting enough money in your checking to meet your needs.