

Opportunities Credit Union Fee Schedule

Effective March 1, 2009

Fees

Basic Savings or Checking with ATM/Debit Card

ATM excess activity fee	5 free; \$1.65 starting with 6 th transaction*
ATM out-of-network transaction fee	\$1.75
Card replacement fee	\$10
Card rush	\$35
Lost/stolen card	\$10
Personal Identification Number (PIN) change	\$5
Reorder/multiple cards	\$10

Other Fees

Abandoned account fee	\$100* (<i>only applies to accounts with no current address & activity for 3 yrs</i>)
Auto checks	\$1.50
Business checking account	<i>See Truth and Savings for applicable fees</i>
Check cashing fee	\$1
Basic Checking account	\$3/month
Copies (<i>including copies related to research</i>)	\$.50 per page
Copy of member check	\$2.50
Copy of a money order	\$20
Copy of a corporate check	\$20
Credit Investigation Fee	\$50
Credit/Budget Builder Program	\$200
Inactive account fees (after 24 months for members with no activity)	\$5/month* (<i>fee does not apply if account has a certificate, a loan/mortgage, activity in prior 24 months, or account holder is under 18</i>)
IRA setup fee	\$20
Membership application fee	\$5
Money Market fees	
• Excess withdrawal fee	5 free/month; \$5 starting with sixth transaction
Money Order fee	\$1.00*
Overdraft protection per transfer fee	\$3
Overdrawn account per item fee	\$25*
Research fees (any credit union department)	\$20/hour – minimum 1 hour
Returned items or items presented against non-sufficient funds	\$25*
Returned mail processing	\$5*
Scheduled bill payment	\$1.50/item
Statement printing request	\$5
Stop payment on corporate check	\$25
Stop payment on money order	\$15
Stop payment on personal check	\$15
Teller telephone transfer request	\$2
Wire transfer fee	
• Incoming	\$10
• Outgoing domestic	\$20
• Outgoing International	\$30

MoneySense Fees

Financial Education workshops	Free for members, \$10 for non-members
Home Buying workshop	\$25
Reverse Mortgage Counseling	\$125

Certificates of Deposit

Interest penalty on early withdrawal

6-month term:	90 days simple interest
12-month term:	120 days simple interest
PowerSavers CD:	150 days simple interest
24-month term:	150 days simple interest
36-month term:	180 days simple interest
48-month term:	225 days simple interest
60-month term:	270 days simple interest

Fees will be assessed directly to member's account at the time of service. Fees are subject to change without prior notice.

Fee changes marked with “*” will take effect on May 1, 2009

