

For questions or inquiries, contact:



1117 South Westmoreland Drive  
Orlando, Florida 32805

## FEE SCHEDULE

This credit union is federally insured by the National Credit Union Administration

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of \_\_\_\_\_:

### FEE SCHEDULE

#### **Share/Share Draft Accounts**

Monthly Service Fee Share Savings <sup>1</sup>	\$5.00
Monthly Service Fee Checking Your Way <sup>1</sup>	\$10.00
Checking Your Way Paper Statement <sup>3</sup>	\$5.00
Monthly Service Fee Dividend Checking <sup>1</sup>	\$10.00
Account History print out (up to 2 weeks)	\$2.00
Reconciling Statement (hourly fee)	\$20.00
Statement copy (per month)	\$5.00
Stop Payment - Personal Checks <sup>5</sup>	\$15.00-\$30.00
ACH Stop Payment <sup>5</sup>	\$15.00-\$30.00
Stop Payment - Cashier's Checks	\$15.00
Stop Payment - Money Orders	\$15.00
Copy of Paid Check	\$3.00
Non-Sufficient Funds Fee (NSF)	\$32.00
Courtesy Pay	\$32.00
Overdraft Transfer <sup>2</sup>	\$5.00
Personal Check Order	Market Price
Temporary Checks (per check)	\$0.25
Non-member check cashing (per \$100.00)	\$5.00
Replacement Check Fee	\$10.00

#### **Money Market Accounts**

Monthly Service Fee (balance below \$1,000)	\$10.00
Overdraft Transfer <sup>2</sup>	\$5.00

#### **VISA Debit Card Services**

Withdrawals at other ATMs <sup>6</sup>	\$1.50
Withdrawals at Publix ATM	No Charge
Replacement Fee (per card)	\$5.00
Replacement Fee (2 business days)	\$25.00
Research/Transaction Copy	\$20.00
Unreturned Debit Card Fee	\$25.00

#### **VISA Credit Card Services**

Late Payment Fee	See Credit Card Agreement
Minimum Finance Charge	\$1.00
Copies of Prior Statements	\$7.00
Research Fee (per hour)	\$20.00
Returned Payment	\$32.00
Replacement Card Fee	\$5.00
Replacement (2 days)	\$25.00
Replacement (1 day)	\$65.00
Emergency Replacement	\$165.00
Unreturned Credit Card	\$25.00

#### **Electronic Services**

ACH Non Sufficient Fund Fee	\$32.00
Electronic Overdraft Fee	\$5.00
Courtesy Pay ACH	\$32.00

#### **Miscellaneous Services**

Visa Gift Card (per card)	\$2.95
Reloadable Debit Card (per card)	\$4.95
Cashier's Check (1 free per month)	\$5.00
Returned Deposits	\$10.00
Money Order (each)	\$1.00
OFCU Wire Transfer (outgoing)	\$20.00
OFCU Wire Transfer (incoming)	\$10.00
OFCU Wire Transfer (international)	\$35.00
Notary Service (members)	No Charge
Notary Service (non-members)	\$10.00
Inactive/Dormant Account Fee <sup>4</sup>	\$5.00
Return Mail Fee	\$3.00
Rolled Coin Fee (over 20 rolls p/trans.)	\$2.00
Unrolled Coin Bag Fee (per Bag)	\$7.00
Levy Service Fee	\$50.00
Garnishment Service Fee (one time)	\$100.00
Verification of Deposit (per verification form)	\$10.00
Coin Machine Fee (members)	3%
Coin Machine Fee (non-members)	8%
Excessive opening/closing accounts <sup>7</sup>	\$25.00
Account Closure within 6 mos of opening	\$25.00
Power of Attorney Legal Review Fee	\$50.00

#### **Loans**

Loan Subordination Home Equity Fee	\$250.00
Home Equity Loan Application Fee (Fixed Rate 2nd Mortgage)	\$35.00
Home Equity Line of Credit Application Fee	\$100.00
Late Payment	See Loan Agreement
Loan Payment By Debit/Credit Card	See eLoan Payment Fee Schedule On Our Website
First Mortgage Application Fee	\$50.00
Loan Extension Fee (per payment)	\$25.00

#### <sup>1</sup> How to Avoid a Monthly Service Fee:

Note: Aggregate Daily Balance means combined total of all shares and/or outstanding credit card and loan balances maintained on a daily basis; loan and credit card balances delinquent 30 days or more do not count toward the Aggregate Balance.

<sup>1</sup> Share Savings Only Account - Maintain an aggregate daily balance of at least \$200 in the account.

<sup>1</sup> Checking Your Way - Select one of the following requirements to avoid a Monthly Service Fee:

- Maintain an aggregate daily balance of all Share Accounts of at least \$200.
- Maintain an aggregate daily balance of all Loans of at least \$200.
- Direct Deposit of \$300 or more per month into a Share Account.
- Have a First Mortgage with Orlando Federal Credit Union.
- Have a Prime Plus Membership with Orlando Federal Credit Union.
- Have a CU Kidz Savers or CU TEAM Account (No fees until the child reaches the age of 23).

<sup>1</sup> Dividend Checking - Maintain a daily balance of at least \$10,000 in Dividend Checking. Dividends will be paid on a minimum average daily balance of \$10,000.

<sup>2</sup> Share Savings, Money Market & Club Accounts are limited to 6 monthly withdrawals or transfers to another credit union account or to a third party by means of preauthorized (non signature based) or automatic transfer or telephone instruction.

<sup>3</sup> Paper Statements cost Orlando Federal Credit Union \$5.00 to prepare and mail. The monthly Paper Statement charge can be averted if you sign up for eStatements.

<sup>4</sup> Accounts having no activity initiated by the account owners in 12 months or longer will be assessed a Dormant Account Fee.

<sup>5</sup> A Service Fee of \$15.00 will be assessed for each Stop Payment you place if there are available funds to cover the items in your account. Or a service fee of \$30.00 will be assessed for each Stop Payment you place if there are no available funds to cover the items.

<sup>6</sup> Look for the CUHere logo before transacting account business.

<sup>7</sup> More than 2 times per quarter.

