

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 ¹	\$5.00
Monthly Service Fee Checking Your Way ¹	\$10.00
Checking Your Way Paper Statement ³	\$5.00
Monthly Service Fee Dividend Checking ¹	\$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 ⁵	\$15.00-\$30.00
ACH Stop Payment ⁵	\$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 ²	\$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 ²	\$5.00

VISA Debit Card Services

Withdrawals at other ATMs ⁶	\$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

Application Fee (per card)	\$5.00
Late Payment Fee	See Credit Card Agreement
Minimum Finance Charge	\$1.00
Copies of Prior Statements	\$7.00
Reserach 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 ⁴	\$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 ⁷	\$25.00
Account Closure within 6 mos of opening	\$25.00

Loans

Consumer Loan Application Fee	\$5.00
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

¹ 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.

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

¹ 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).

¹ 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.

² 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.

³ 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.

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

⁵ 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.

⁶ Look for the CUHere logo before transacting account business.

⁷ More than 2 times per quarter.

