

TruNorth Federal Credit Union

*****FEE SCHEDULE*****

EFFECTIVE FEBRUARY 15, 2012

CHECKING

Monthly Service Charge	No Charge
Overdraft Returned	\$25
Overdraft Paid	\$25
Extended Overdraft Account Negative 30 Days	\$25
Stop Payment Draft Or ACH	\$15
Check/Draft Copy	\$2
Overdraft Transfer	\$2
Check/Draft Printing	Varies Depending on Style

ATM

Deposits	Not Available
Withdrawals	No Charge
Transfer	No Charge
Overdraft	No Charge
Replace Lost Card	\$2

VISA CREDIT CARD

Annual Fee	No Charge
Over the Limit	No Charge
Late Payment	\$25
Replace Lost Card	\$2
Payment Returned NSF	\$25
Visa Gift Card	\$2
Visa Travel Card	\$5

WIRES

OUTGOING	\$20.00
OUTGOING FOREIGN	\$30.00
INCOMING	FREE

LOANS

Reverse Loan Payment	\$25
Loan Payment Returned NSF	\$25

SAFE DEPOSIT BOXES (ANNUAL COST)

5 Inch by 3 Inch	\$15
5 Inch by 5 Inch	\$20
10 Inch by 3 Inch	\$25
10 Inch by 5 Inch	\$30
10 Inch by 10 Inch	\$40
Lost Key	\$10
Drilling (Both Keys Lost)	\$140

ALL ACCOUNTS

Early Account Closure Within 3 Months of Open	\$10
Bad Address	\$5/Month
Dormant Account**	\$5/Month
Reopen Closed Member	\$10(Within 6 Months)
Telephone Transfer	No Charge
Deposited Check Returned Unpaid	\$3/Item(\$3 Max/Day)
Account Research	\$20/Hour
Assist Account Balancing	15 Minutes free then \$20/Hour
Statement Copies	\$1/Page
Money Order	\$1
Cashier Check	\$2
Rolled Coin Purchase	2 free/day \$.10/additional Rolls
Loose Coin Member	5% of Coin Over \$200
Loose Coin Non-Member	15% Of Coin Total
Photo Copies	5 Free/Day Then \$.10/Each Additional
Fax	\$1/Page Incoming and Outgoing
Garnishment, Executives, Levies	\$10

**An account is considered dormant if there have been no deposits or withdrawals for any "suffix" and no active loans, IRAs or certificates for three years.