

Fees Schedule as of January 1, 2011

	Gold Silver Bronze Student Package	Standard Membership
Checking Accounts		
Copy of Check via e22ndstreet.com	Free	Free
Copy of Check NOT via e22ndstreet.com	\$2.00 \$5.00/Rush Item	\$2.00 \$5.00/Rush Item
Return Share Draft (Check)	\$35.00	\$35.00
Member Privilege Paid Item in Lieu of Return	\$35.00	\$35.00
Stop Payment	\$35.00	\$35.00
Overdraft Transfer Fee	\$2.00 Waived for Transfers Under \$10	\$2.00
ATM/Credit/Debit/Gift Card		
ATM transactions at OECU Owned ATM or any ATM that has one of the following network names displayed: Alliance One Credit Union 24 CU HERE Money Pass Credit Union 24 CU HERE Select	Free	Free
All ATM and Debit Card transactions that require a PIN (Personal Identification Number) other than those in the above listed networks. (Note 1)	5 Free/Month then \$1.50	\$1.50
Gift Card	\$4.00	\$4.00
Replacement ATM, Credit, Debit or Gift Card	\$15.00	\$15.00
Nonnegotiable ATM Deposit	\$25.00	\$25.00
Member Privilege ATM or Debit Card Overdraft	\$17.00	\$17.00
ATM or Debit Card PIN Maintenance Not Performed at ATM	\$2.00	\$2.00
Debit Card Documentation	\$20.00	\$20.00
Gift Card Monthly Dormancy Fee	\$1.00 (Note 2)	\$1.00 (Note 2)
Savings Accounts		
Share Account Monthly Maintenance Fee	Free	\$8.00 (Note 3)
IRA		
IRA Annual Maintenance Fee	Free	\$25.00
Service Fees		
Transaction via a Phone Call with an OECU Employee which can be processed by TONI or e22ndstreet.com	Free	\$2.00
Official Check	Free	\$3.00
In-Branch Transaction Service Fee	Free	Free/\$2.50 day (Note 4)
Travelers' Checks	Free	\$5.00
Statement Copy via e22ndstreet.com	Free	Free
Statement Copy NOT via e22ndstreet.com	\$2.50	\$2.50
Home Banking via e22ndstreet.com	Free	Free
Bill Pay via e22ndstreet.com	Free (Note 5)	Free (Note 5)

See other side for notes

Other Fees as of January 1, 2011

Account Balancing & Research (1 Hour Minimum)	\$25.00/Hour
Account History	\$1.00/Page
Closing an Account within 90 Days of Opening	\$5.00
Loan Auto Debit Authorization Change	\$10.00
Money Order	\$3.00
Official Check Stop Payment	\$35.00
Verification of Deposits and Loans	\$5.00
Non-Member Cashing OECU Check	\$10.00
Deposit or Payment Returned	\$20.00
Deposit or Payment Returned with Collections	\$30.00
Dormant Account Fee	\$5.00/Month (Note 6)
Garnishments, Levies and Bank Attachments	\$50.00
Membership Reinstatement Application Processing Fee	\$25.00
Paid Item in Lieu of Return	\$35.00
Return ACH Debit	\$35.00
Undeliverable Statement (First Month)	\$10.00
(Each Subsequent Month)	\$5.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$45.00
Incoming Domestic/International Wire Transfer	Free
International Currency Conversion Fee on International Credit, Debit and ATM transactions	1% of Transaction Value

- (1) PIN based transactions include withdrawals, point-of-sale, transfers, inquiries and deposits.
- (2) Fee charged after 12 months of non-activity.
- (3) Waived for any member with active payroll deductions or direct deposit of at least \$400 per month to any account for that member number, or for any member with at least \$5,000 in aggregate financial relationships with the Credit Union, or if the average daily balance in the primary share account is \$100 or greater for the statement period and the actual balance is \$100 or greater on the last day of the statement period.
- (4) Fee charged for those members with an aggregate balance relationship less than \$250 per month.
- (5) A \$5.00/Month fee is assessed to members enrolled in the OECU e2ndstreet.com Bill Pay service that have not initiated a monetary transaction through the Bill Pay service for at least three (3) consecutive months.
- (6) The fee is assessed on memberships that only have a Regular Share Savings account with a balance below \$250 and that has had no monetary transactions for twelve (12) consecutive months. The fee is waived for members under the age of 18.



www.ohioedcu.com



Your deposits are insured to \$250,000 per account.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

THIS INSTITUTION IS NOT FEDERALLY INSURED.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY