

## FEE SCHEDULE

THIS FEE SCHEDULE IS A PART OF THE RATE SCHEDULE AND TRUTH IN SAVINGS DISCLOSURE

**Getting Started: \$10** \$10 is all it takes to become a member of 121 Financial Credit Union. An initial deposit of \$5 or more opens your new Prime Share account, plus a \$5 lifetime membership fee. This keeps you active as a member in the cooperative and gives you the ability to take advantage of all the great perks.

**Being a member of 121 Financial comes with many free perks!**

- Financial education classes
- Access to business and personal accounts
- Financial counseling
- Online bill pay
- Online & mobile banking
- Debit & credit cards
- Notary services
- Online copies of statements & checks
- Coin counting machines
- Electronic statements
- Nearly 30,000 surcharge-free CO-OP ATMs nationwide
- 5000+ shared branching locations

SERVICES	DESCRIPTION	FEE AMOUNT	FEE DETAILS	
<b>Membership:</b>	Lifetime fee (at account opening only)	\$5		
	Account closed within 6 months	\$10		
	Bad address	\$5 Monthly		
	Fax service fee	\$2	Per page	
	Accel member's financial counseling	No cost for members		
<b>Savings &amp; Money Market Accounts:</b>	NSF (non-sufficient funds) fee check or ACH return charge	\$35		
	Excessive withdrawal fee (over 6 per month)	\$10		
	ATM empty envelope	\$50 per envelope		
<b>IRA Transfer Fee</b>	Transfer IRA to outside financial institution	\$25		
<b>Checking Accounts:</b>	NSF (non-sufficient funds) fee check or ACH return charge	\$35		
	Overdraft "Privilege Pay"	\$35		
	Overdraft transfer (from savings)	\$3	Per transfer	
	ATM empty envelope	\$50 per envelope		
	<b>STOP PAYMENT (PERSONAL CHECKS &amp; TELLER/OFFICIAL CHECKS)</b>			
	Via branch/call center	\$35		
	Via internet banking	\$20		
	Check orders		Prices vary	
	Starter checks "Counter Checks"	\$2	Per sheet	
	Senior set custom checks		No cost	
	Copy of cleared check	\$5	Per copy	
	Copy of cleared check via Internet Banking		No cost	
	121 Financial Visa® Debit Card		No cost	
	Rush fee	\$50	Plus postage	
	Card replacement fee / Instant Issue	\$10		
	Basic Checking	\$0	Per month	
	Right Choice Checking	\$4.95	Per month	
	Right Choice Plus Checking	\$6.95	Per month	
	<b>Account Research &amp; Reconciliation:</b>		\$30/hour	(1 hour min.)
	<b>Account Statement Fee:</b>	Paper statements	\$2	Per statement. Waived if 62 or older or under 18.
E-statements internet banking		\$0		
<b>Account Statement Copies:</b>	Paper copies	\$5	Per month	
	via internet banking		No cost	
<b>Bill Pay (Internet Banking):</b>	Bill pay inactive fee	\$4.95	Per month. Fee applies when no bill is paid within a 60 day period.	
	Next day payment (selected merchants)	\$19.95		
	2nd day payment (any merchants/payee)	\$14.95		
<b>Coin Counting Machine</b>	Member	\$0	No cost	
<b>Collection Services</b> (foreign checks, sight and envelope drafts, municipal bonds)		\$10	Per negotiable item	
<b>Credit Cards:</b>	Late payment (5 days or more)	Up to \$25		
	Returned credit card payment/returned check	Up to \$25		
	Emergency cash disbursement & card replacement service		Actual cost	
	Credit card statement copy	\$5	Per page	
	Copy of convenience or balance transfer check	\$2	Per copy	
	Returned convenience check	\$27		
	Rush plastic fee (2nd day)	\$50		
	Balance transfer/convenience check stop payment	\$35		
<b>Consumer Loans:</b>	Late payment (7 days or more)	\$25		
	Returned loan payment/returned check	\$32		
	Skip-a-payment	\$15		
	Expedited automobile title lien release	\$15		
	Verification of deposit request	\$10		
	Documentation fee	\$25		
<b>Escheatment</b> (abandoned account or safe deposit box processing)		\$60	Per account /box	
<b>External Transfers</b> (Internet Banking):	<b>ACCOUNT TO ACCOUNT (TRANSFER BETWEEN MY ACCOUNTS)</b>			
	Standard inbound or outbound (3 business days)	\$0	Per transaction	
	Premium outbound/express	\$10	Per transaction	
<b>General Purpose Reloadable Prepaid Card:</b>	Maintenance fee	\$2.50	Per month, after 12 months of no activity	
	Reload fee	\$1.00		
	Replacement fee	\$10.00		
	Rush fee	\$25		
	Purchase fee	\$4.95	One time	

<b>Home Equity Line of Credit:</b>	Property appraisal		Actual cost
	Title insurance and endorsements		Actual cost
	Recording fees		Actual cost of filing
	Documentary stamps		Actual cost
	Manufactured home title fees		Actual cost of filing
	Tax service fee		Actual cost
	Flood zone determination and life of loan tracking		Actual cost
	Satisfaction of mortgage fee		Actual cost of filing
<b>Home Equity LOC Checks:</b>	Account research	\$30/hour	(1 hour min.)
	NSF (non-sufficient funds)	\$35	
	Stop payment (personal checks & teller/official checks)		
	via branch/call center	\$32	
	via internet banking	\$20	
	Check orders		Prices vary
	Copy of cleared check	\$2 per check	
Copy of cleared check via internet banking		No cost	
<b>Inactive or Dormant Account</b>	12 months of no activity	\$5	Monthly
<b>Indirect Lending Loan</b>	Late payment	5% of the installment payment due	
<b>Legal processing</b> (excludes child support processing)		\$75	
<b>Make a 121 Financial Payment:</b>	Self-service through loan payment portal	\$5	Per month
	Payments by phone	\$10	
	Self-Service set-up of recurring payments	No cost	
<b>Non-Member Fees:</b>	ATM withdrawal (includes any non-121 Financial cards)	\$3 per withdrawal	
	Check cashing (121 Financial checks only)	\$5 per check	
	Exchange check (replacing member check for Official 121 Financial check)	\$15	
	Coin counting machine	6% of Total	
<b>In-Network ATM</b>	121 Financial ATMs, CU24	\$2	First 6 free per month on some checking accounts. See account type
<b>Out-of-Network ATM</b>			May incur fees
<b>Real Estate Loan</b> late payment		5% of payment due (principal & interest)	
<b>Real Estate Loans</b> (secured by a mortgage):	Origination fee/discount points		Various options
	Credit report	\$20	
	Underwriting fee	\$60	
	Property appraisal		Actual cost
	Property survey		Actual cost
	Title insurance and endorsements		Actual cost
	Recording fees -deed and/or mortgage		Actual cost of filing
	Documentary stamps		Actual cost
	Manufactured home title fees		Actual cost of filing
	Tax service fee		Actual cost
	Flood zone determination and life of loan tracking		Actual cost
	Wood destroying organisms report		Actual cost
	Satisfaction of mortgage fee		Actual cost of filing
	Account research	\$30/hour	1 hour min.
	Mortgage subordination fee	\$200	
<b>Return Deposited Items</b>		\$15	
<b>Return Deposited Items</b> written to yourself (me-to-me)		\$35	
<b>Safe Deposit Boxes</b> (paid by automatic transfer):	Sizes:		
	3" x 5"	\$20 per year	
	5" x 5"	\$30 per year	
	3" x 10"	\$40 per year	
	5" x 10"	\$60 per year	
	10" x 10"	\$75 per year	
	Replacement keys	\$75	
	Lock drilling		Actual cost
Late payment (20 days or more)	\$15		
<b>Teller/official check</b>		\$5 each	
<b>121 Financial Visa Gift Card:</b>	Purchased at branch	\$3.95 per card	
	Replacement fee	\$10 per card	
	Inactivity fee	\$5.00	Per month after 12 consecutive months
<b>Wire transfer of funds:</b>	Outgoing Domestic	\$25	
	Outgoing International	\$40	
	Incoming Domestic	\$15	
	Incoming International	\$20	
	Return/Invalid wire fee	\$35	
	Rush fee	\$25	Same business day after 2:30 pm