

**FEE SCHEDULE 2010 - 2011**  
**COLLEGEDALE CREDIT UNION**  
**EFFECTIVE May 1st, 2010**

<u>Description</u>	<u>Amount</u>	<u>Definition</u>
<b>Loans:</b>		
Late Charges	\$5.00 or 5% of pmt (whichever is greater)	When payment is made more than 10 days after due date
Processing fee	\$30.00/\$50.00	\$50 if loan is over \$10,000
Term Note Fee	\$30.00	No fee for Share Secured Term Note
Term Note late fee	\$35.00	
Loan Advance-Line of Credit	\$4.00	
<b>VISA:</b>		
VISA NSF	\$26.00	Per check returned
VISA Late payment	\$25.00	When payment is made more than 10 days after monthly statement closing date
Lost card replacement	\$20.00	
Priority Rush fee	\$15.00	
<b>ATM:</b>		
Card fees	\$5.00	First card free, replacement \$5.00
Transaction fees	\$1.00	Per transaction at any ATM other than ours, additional fees maybe charged by that ATM
Foreign Surcharge	\$2.50	
<b>VISA Check Card</b>		
Lost card replacement	<b>FREE</b>	
Priority Rush fee	\$40.00	
<b>Share Draft:</b>		
NSF Posting fee	\$32.00	Per draft manually posted
NSF Return fee	\$33.00	Per draft that has to be returned
Stop payment fee	\$32.00	Stop pmt of share draft issued
Student Share Draft fee	\$1.00	Per month
Regular Share Draft fee	\$5.00*	Per month if acct. balance goes below \$500
Business Share Draft fee	\$5.00	
Premier acct. fee	\$7.00	Per month if acct. balance goes below \$500
	\$4.00	If average amount per month is \$500 or more
Share Draft Copy	\$1.00	Copy of paid share draft-mailed
Share Draft Copy Fax	\$1.75	Copy of paid share draft-faxed
Interim Statement (print out)	\$0.50	History of Share Draft Acct from computer
Share Draft Printing	Per style ordered	Charge for imprinting Share Drafts
Excessive withdrawal fee	\$5.00	Over 6 transfers from savings per month
<b>ACH:</b>		
Stop payment	\$32.00	Per ACH item stopped
Return fee	\$33.00	Per ACH item returned
NSF Posting fee	\$32.00	Per ACH manually posted
Excessive withdrawal fee	\$5.00	Over 6 transfers from savings per month
<b>Virtual Branch (Home Banking)</b>		
Bill Pay only	\$5.95	Per month
<b>Miscellaneous Fees:</b>		
Wire fee	\$15.00	For each incoming or outgoing wire to or from U.S. or its possessions
Foreign Wire fee	\$45.00	For each incoming or outgoing foreign wire
Money Order	\$3.00	Per Money Order
Official Checks	\$3.00	Per check
American Express Gift Cheques	\$2.50	Per pack
Photo copies	\$0.10/\$0.15	Per copy 1 side/Per copy 2 sides
Statement copy	\$1.00	Copy of statement from fiche
Research & Reconciliation	\$20.00	Per hour
Notary	\$5.00	Per document to non members
Bad Address Fee	\$2	Per quarter
Dormancy Fee	\$5.00	Per quarter
Legal Processing Fee	\$50 + Attorney fees	Levies/Writs/Unclaimed Property/Garnishments and Other Legal Processes
<b>Safe Deposit Box</b>		
Drill Box	\$150.00	
Lost Key (one)	\$ 25.00	

**INACTIVE ACCOUNTS WILL BE DORMANT AFTER SIX MONTHS**  
**PAR VALUE OF A SHARE EQUALS \$50.00**

**Exemptions:** \*Members 62 and older