

**FEE SCHEDULE 2009 - 2010**  
**COLLEGEDALE CREDIT UNION**  
**EFFECTIVE May 1st, 2009**

<u>Description</u>	<u>Amount</u>	<u>NEW RATE</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	\$25.00/\$50.00		\$50 if loan is over \$10,000
Term Note Fee	\$25.00		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
<b>VISA Check Card</b>			
Lost card replacement	\$5.00		Per month, per card-exemption 74, 77, 79
Priority Rush fee	\$40.00		
<b>Share Draft:</b>			
NSF Posting fee	\$31.00		Per draft manually posted
NSF Return fee	\$32.00		Per draft that has to be returned
Stop payment fee	\$31.00		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	\$31.00		Per ACH item stopped
Return fee	\$32.00		Per ACH item returned
NSF Posting fee	\$31.00		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		Per copy 1 side
	\$0.15		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
<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