



945 South Orange Avenue
Orlando, FL 32806
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Schedule of Fees

Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, effective as of **12/28/2022**.

Monthly Service Fees for Accounts

	Fees
Ownership Savings REQUIREMENT: Must purchase and maintain the minimum Par Value equal to one (1) share of \$5.00. There is no monthly service fee.	\$0.00
Share Savings Account To avoid monthly service fee, maintain an aggregate daily balance of at least \$200.*	\$5.00
Vacation/Christmas Club Accounts There is no monthly service fee.	\$0.00
Simple Checking There is no monthly service fee.	\$0.00
Rewards Checking To avoid monthly service fees, one of the following criteria must be met: • \$500 average monthly balance in the checking; or • Combined relationship balance of \$10,000 or more.^	\$10.00
Premium Rewards Checking To avoid monthly service fees, one of the following criteria must be met: • \$5,000 average monthly balance in the checking; or • Combined relationship balance of \$25,000 or more.^	\$20.00
Money Market Account To avoid monthly service fee, maintain a daily balance of at least \$1,000 in the account.	\$10.00

*Aggregate Daily Balance means combined balances. Loan and credit card balances delinquent 30 days or more do not count toward the Aggregate Daily Balance.

^ Combined relationship balances includes deposit account balances and loan balances per member number. Excludes credit card balances.

Account Servicing

	Fees
Account History Print Out	\$2.00
Account Reconciliation	\$20.00 per hour
Account Research	\$20.00 per hour
Check Cashing (Non-members)	\$5.00 per check/ for amounts greater than \$50
Copy of Paid Check To avoid service charge, print check copies from online banking.	\$3.00
Inactive/Dormant Account Fee Accounts having no activity for 12 months or longer with aggregate share balances of \$200 or less, excluding minor accounts.	\$10.00 per month
IRA Outgoing Direct Transfer Fee	\$25.00
Overdrafts - Courtesy Pay/NSF/Uncollected Funds Occurs when your available balance is not enough to cover a purchase or other payment. Your available balance is your account balance minus any holds or debit card authorizations from merchants that may be processed on your account. Overdraft - Courtesy Pay Fee per occurrence - ACH transactions, Checks, ATM and everyday debit transactions Non-Sufficient Funds Fee (NSF) per presentment - ACH transactions, Checks, ATM and everyday debit transactions Uncollected Funds per presentment - ACH transactions, Checks, ATM and everyday debit transactions	\$32.00 each \$32.00 each \$32.00 each
Overdraft Transfer Fee Premium Rewards Checking Rewards Checking	\$3.00 each/\$10 per day No Charge 2 free per month
Paper Statement Fee Avoid the Paper Statement Fee and get statements quicker by signing up for eStatements. Premium Rewards Checking or Members age 60+ with Rewards Checking	\$5.00 per month No Charge

Schedule of Fees (continued)

Account Servicing	Fees
Personal Check Orders Rewards Checking Premium Rewards Checking	Market Price First Order of Image Checks Free 1 Package of Image Checks Free Annually
Return Mail Fee	\$5.00
Returned Deposit Item	\$12.00 per item
Statement Copy Sign up for eStatements and print your statements free of charge in online banking.	\$5.00 each
Stop Payment In-Branch or Call Center Online Banking or Bank-by-Phone Premium Rewards Checking	\$25.00 each \$15.00 each No charge
Temporary Checks	\$2.00 per sheet
Wire Transfer Fees Domestic Wire Transfer - Incoming Domestic Wire Transfer - Outgoing International Wire Transfer - Incoming International Wire Transfer - Outgoing	\$10.00 each \$20.00 each \$35.00 each \$45.00 each
ATM Fees	
ATM Fees for Orlando Credit Union Debit Cards Orlando Credit Union ATMs Publix (Presto) ATMs Foreign ATM Transaction Fee (Transactions made at non-Orlando Credit Union ATMs) Foreign ATM Transaction Fee for Rewards Checking (Transactions made at non-Orlando Credit Union ATMs) Foreign ATM Transaction Fee for Premium Rewards checking (Transactions made at non-Orlando Credit Union ATMs) Foreign ATM Balance Inquiry ATM Surcharges (Fees charged by other ATM owners to use their ATMs. To find out how to avoid surcharge fees, visit Orlando Credit Union's website and find surcharge-free ATM networks: OrlandoCreditUnion.org/atm-branch-locations/surcharge-free-atm-network.org)	No Charge No Charge \$1.75 each Fee rebate for 2 charges Fee rebate of 5 charges \$1.00 each Vary by ATM
Debit Card Fees	
Debit Card Replacement Fee Replacement Card Fee (Standard Delivery) Replacement Card Fee (2-Day Shipping) Replacement Card Fee (1-Day Shipping) Visa International Service Assessment (Transactions completed by merchants outside of the United States, regardless of whether you are located inside or outside the United States at the time of transaction)	\$5.00 per card/ One free card per year \$25.00 each \$65.00 each 1% of the transaction amount
Credit Card Fees	
Credit Card Terms and Fees For complete details on credit card terms and fees, please see your Orlando Credit Union Credit Card Agreement and Disclosures.	See Card Agreement and Disclosures
Visa Gift Card Fees	
Visa Gift Card Member Non-Member (Limits may apply.)	\$3.99 per card \$5.99 per card

Schedule of Fees (continued)

Miscellaneous Services	Fees
Cashier's Checks	\$5.00 each
Replacement Check Fee	\$10.00
Stop Payment	\$15.00
Coin	\$2.00 per 20 rolls/ First 20 rolls no charge
Rolled Coin Fee	
Unrolled Coin Bag Fee	\$7.00 per bag
Garnishment Processing	\$100.00 each
Levy Processing	\$100.00 each
Money Orders	\$5.00 each
Stop Payment	\$15.00
Notary Services	
Member	No Charge
Non-Member	\$10.00
Power of Attorney Legal Review	If legal review is required, charges will be passed to the member.
Verification of Deposit	\$10.00 each
Reward Points Transfer Fee Transfer points between accounts. Minimum transfer of 5,000 points.	\$5 per eligible points transfer

Loan Services

For specific loan servicing fees, please see the loan disclosures and agreements.

Monthly Service Fees For Legacy Accounts	Fees
Accounts opened before 12/28/2022 no longer offered.	
Checking Your Way Account To avoid monthly service fees, one of the following criteria must be met: <ul style="list-style-type: none"> • Direct deposit of at least \$300 per month into a Share account. • Maintain an aggregate daily balance of at least \$200 on all deposit accounts.* • Maintain an aggregate daily balance of at least \$200 on all loan accounts.* • Have a first Mortgage with Orlando Credit Union. • Be a Prime Plus member. (See below for additional information.) • Be a CU Kidz or CU TEAM member. (See below for additional information.) 	\$10.00
Prime Plus Membership REQUIREMENTS: Members age 50 + are eligible for certain discounts and fee waivers when an aggregate daily balance of at least \$2,000 is maintained in all Orlando Credit Union deposit accounts.* Free cashier's checks, up to 3 free money orders per month, free paperstatement and 1 free package of image checks per year.	No charge
CU TEAM/CU Kids Membership REQUIREMENTS: For members less than 23 years of age, monthly service fees are waived on savings and checking accounts. No charge for paperstatements.	No charge
Dividend Checking Account To avoid monthly service fee, maintain a daily balance of at least \$10,000 in the account. No charge for paperstatements and overdraft transfers.	\$10.00

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