

Fees Schedule

as of May 1, 2018

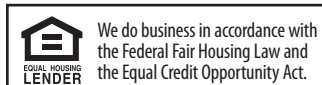
(Rates Subject To Change At Any Time)



	Gold Silver Bronze Student Package	Standard Membership	
Checking Accounts			
Select Checking	\$3.95	\$3.95	Account Balancing & Research (1 Hour Minimum) \$25.00/Hour
Signature Checking	Free	\$5.95 (Note 1)	Account History \$1.00/Page
Copy of Check via <u>Online Banking</u>	Free	Free	Closing an Account within 90 Days of Opening \$5.00
Copy of Check NOT via <u>Online Banking</u>	\$2.00	\$2.00	Loan Auto Debit Authorization Change \$10.00
	\$5.00/Rush Item	\$5.00/Rush Item	Money Order \$3.00
Return Share Draft (Check)	\$35.00	\$35.00	Official Check Stop Payment \$35.00
Member Privilege Paid Item in Lieu of Return	\$35.00	\$35.00	Verification of Deposits and Loans \$5.00
Stop Payment	\$35.00	\$35.00	Non-Member Cashing OHecu Check \$10.00
Overdraft Transfer Fee	\$5.00	\$5.00	Deposit or Payment Returned \$20.00
	Waived for Transfers Under \$10		Deposit or Payment Returned with Collections \$30.00
ATM/Credit/Debit/Gift Card			
ATM transactions at OHecu Owned ATM or any ATM that has one of the following network names displayed: Alliance One Credit Union 24 WHERE Money Pass Credit Union 24 WHERE Select	Free	Free	Dormant Account Fee \$5.00/Month (Note 7)
Other than transactions from the above listed networks, all ATM and Debit Card transactions that require a PIN (Personal Identification Number). (Note 2)	5 Free/Month then \$3.00	\$3.00	Garnishments, Levies and Bank Attachments \$50.00
Replacement ATM, Credit, Debit or Gift Card	\$15.00	\$15.00	Membership Reinstatement Application Processing Fee \$25.00
Nonnegotiable ATM Deposit	\$25.00	\$25.00	Paid Item in Lieu of Return \$35.00
Member Privilege ATM or Debit Card Overdraft	\$35.00	\$35.00	Return ACH Debit \$35.00
ATM or Debit Card PIN Maintenance Not Performed at ATM	\$2.00	\$2.00	Undeliverable Statement (First Month) \$10.00 (Each Subsequent Month) \$5.00
Debit Card Documentation	\$20.00	\$20.00	Outgoing Domestic Wire Transfer \$25.00
Prepaid Gift Card	\$4.00	\$4.00	Incoming Domestic Wire Transfer \$10.00
Monthly Dormancy Fee	\$1.00 (Note 3)	\$1.00 (Note 3)	Outgoing International Wire Transfer \$45.00
Re-loadable Gift Card	\$9.95	\$9.95	Incoming International Wire Transfer \$25.00
Fee each time additional value added to card	\$2.00	\$2.00	International Currency Conversion Fee on International Credit, Debit and ATM transactions 1% of Transaction Value
Savings Accounts			
Share Account Monthly Maintenance Fee	Free	\$10.00 (Note 4)	
IRA			
IRA Annual Maintenance Fee	Free	\$25.00	
Service Fees			
Transaction via a Phone Call with an OHecu or designated employee which can be processed by TONI or <u>Online Banking</u>	Free	\$2.00	
Official Check	Free	\$3.00	
In-Branch Transaction Service Fee	Free	Free/\$4.00 day (Note 5)	
Mobile Remote Deposit	Free	Free	
Statement Copy via <u>Online Banking</u>	Free	Free	
Statement Copy NOT via <u>Online Banking</u>	\$2.50	\$2.50	
<u>Online Banking</u>	Free	Free	
Bill Pay via <u>Online Banking</u>	Free (Note 6)	Free (Note 6)	

Notes

- (1) The \$5.95 fee is waived with minimum monthly Direct Deposit of \$500 to checking account.
- (2) PIN based transactions include withdrawals, point-of-sale, transfers, inquiries and deposits.
- (3) Fee charged after 12 months of non-activity.
- (4) 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.
- (5) Fee charged for those members with an aggregate balance relationship less than \$500 that do not have an open OHecu checking account with active Direct Deposit of at least \$500 per month.
- (6) A \$5.00/Month fee is assessed to members enrolled in the OHecu Online Banking Bill Pay service that have not initiated a monetary transaction through the Bill Pay service for at least three (3) consecutive months.
- (7) 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.



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



YOUR DEPOSITS ARE INSURED TO \$250,000 PER ACCOUNT.
This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.