

One Source Federal Credit Union

Fee Schedule – Effective January 3, 2023

Credit Union Membership

Membership Fee: \$2.00 for each new Share account.

Savings Accounts

Dormant Account Fee: \$5.00 per month after 1 year with no member activity on account.

Checking Account Fees

Checking Account Service Fee:

Silver Checking \$8.00 per month if minimum balance is not maintained;

Gold Checking: \$10.00 per month if minimum balance is not maintained.

Overdraft protection: FREE. Limit 6 transfers per stmt. period.

Courtesy Pay Fee: \$29.00 per item

NSF Fee: \$29.00 per item

Stop Payment Fee: \$25.00 per request

Share Draft Printing Fee: Prices may vary upon style

Photocopy of Cancelled Check: \$4.00 per item

Bill Pay: Free

Electronic Services Fees

Foreign Cards at OSFCU ATM: \$2.50

Nonproprietary ATM Withdrawal/Transfer: \$1.00

ATM Replacement Card Fee: \$5.00 per card

Debit Card Replacement Fee: \$5.00 per card

IPay Fees (applicable to all accounts)

Written Correspondence to Payee: \$10.00

Per proof of Payment not necessitated by a dispute: \$10.00

Payments returned due to customer error: \$5.00

Annual Safe Deposit Boxes Fees

Box Size Fee

3x10: \$25.00

5x10: \$36.00

10x10: \$58.00

Change of Lock Fee: \$15.00

Drilling of Box Fee: as high as \$300 or more.

Non-member service fees

Notary service for non- members: \$5.00 per document

Other Service Fees (applicable to all accounts)

Account Closure: \$20.00 (if account opened less than 6 months)

Cashier's Check: \$2.00 each

Teller Checks: \$2.00 each

Money Order Fee: \$2.00 per money order

Telephone Transfer Fee: \$3.00 per transfer

Telephone Inquiry Fee: \$3.00 per inquiry

(Free inquiries available through (Audio Response and NetTeller.)

Mortgage Verification Fee: \$10.00 per item for verification of deposit fee

ACH/ECM Returned Item Fee: \$29.00 per item

Return Deposited Item Fee: \$29.00 per item

Printed Account History Fee: \$1.00 per page (Free when printed thru remote banking)

Gift Card Fee: \$3.00 per card

ATM Film Development Fee: \$75.00

Foreign Credit Card Cash Adv.: \$10.00 per advance

Foreign Collection Item: \$25.00 + (Rates vary by country)

Account Reconciliation Fee: \$25.00 per hour

Account Research Fee: \$25.00 per hour

Statement fee (mailed paper only): \$1.00

Returned Statement Fee: \$1.00

Statement Copy Fee: \$3.00 per copy

Check Copy Fee: \$2.00 per copy

Skip-a-Pay Fee/Deferment: \$25 per loan. One skip per calendar year. Loan(s) must be current, opened longer than 90 days, and account must be in good standing. Loans NOT eligible: Mechanics lien, Home Improvement loans, Mortgages, FHA Home Improvement loans and CD Secured loans. Interest will continue to accrue on each loan that is skipped.

Outgoing Wires

Domestic Wire Transfer Fee: \$12.00 per transfer

International Wire Fee: \$30.00 per transfer, other fees may apply by country, conversion cost

Western Union Transfer

within the U.S.: \$15.00 per transfer

Electronic Cash Management

Payments (ECM) by phone: \$5.00 per transaction (Recurring payments are free)

Payments (ECM) by website: Free per transaction (Recurring payments are free)

Collateral Protection Insurance (CPI): \$150.00 monthly fee (\$2,000.00 deductible)