

One Source Federal Credit Union

Fee Schedule – Effective June 1, 2026

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.

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

Cashier's Check Cashing Fee (non-member) \$7.00 per item

Check Cashing Fee (non-member) \$3.00 per item

Bill Pay: Free

Club Account Fees:

Early withdrawal Fee: \$10.00

Electronic Services Fees \$2.50

Foreign Cards at OSFCU ATM: \$1.00

Nonproprietary ATM Withdrawal/Transfer: \$5.00 per card

ATM Replacement Card Fee: \$5.00 (per card, up to 3 cards per calendar year)

Debit Card Replacement Fee: \$15.00 (per card, for cards 4 to 10 per calendar year)

*After 10 replacement cards, see CU for more details.

IPay Fees (applicable to all accounts) \$10.00

Written Correspondence to Payee: \$10.00

Per proof of Payment not necessitated by a dispute: \$5.00

Payments returned due to customer error:

Annual Safe Deposit Boxes Fees

Fee \$25.00

Box Size 3x10: \$36.00

5x10: \$58.00

10x10: \$15.00

Change of Lock Fee: as high as \$300 or more.

Drilling of Box Fee:

Non-member service fees

\$5.00 per document

Notary service for non- members: 8% Fee of Total Cash Out

Coin Counter Machine Cash Out – (Non-member):

Other Service Fees

(applicable to all accounts)

Account Closure: \$20.00 (if account opened less than 3 months)

Cashier's Check: \$4.00 each

Teller Checks: \$4.00 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: \$4.00 per copy

Skip-a-Pay Fee/Deferment: \$25.00 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.

Loan Accounts:

Loan Payment Late Fee: 5.00% of the required minimum payment due will be charged to Your Account if You are 15 or more day(s) late in making a payment.

Business Loan Administration Fee:

Administration Fee: \$600.00 per loan

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