

FLORIDA STATE UNIVERSITY CREDIT UNION FEE SCHEDULE / DATE: JULY 27, 2015

| FLORIDA STATE UNIVERSITY CREDIT UNION | Amount | Explanation | |
|---|-------------------------------|---|---|
| Excess Withdrawal Fee | \$1.00 | per withdrawal for each withdrawal over three per month. | NOTE: There is a maximum of six (6) REG D withdrawals per month. |
| Main Share Low Balance Fee | \$2.00 | per month if a \$250.00 minimum aggregate balance is not maintained and/or the member does not have a current loan balance or maintain a checking account | |
| Other Fees (applicable to all accounts) | Amount | Explanation | |
| IRA Termination Fee | \$30.00 | per termination | |
| HELOC Termination Fee | \$50.00 | per termination during the 5 year draw period | |
| Account Reconciliation Fee | \$15.00 | per hour (1 hour minimum) | |
| Account Research Fee | \$15.00 | per hour (1 hour minimum) | |
| Statement Copy Fee | \$2.00 | per page | |
| Deposited Item Return Fee | \$30.00 | per item | NOTE: Fee waived if returned check is written from a third party. |
| Items Sent for Collection Fee | \$15.00 | per item | |
| Wire Transfer (incoming) Fee | \$5.00 | per request | |
| Wire Transfer (outgoing) Fee | \$15.00 | per request | |
| Wire Transfer (International) Fee | \$30.00 | per transfer | |
| Certified Check Fee | \$2.00 | per check | |
| Money Order Fee | \$1.00 | per item | |
| PopMoney Fee | \$0.50 | per transaction | NOTE: Transaction is to send or request funds, there is no fee for receiving funds through PopMoney. |
| Heartland One-Time ACH Loan Payment (Web or Phone) | \$0.95 | per transaction | |
| Legal Process Fee | \$25.00 | per process | |
| Inactive Account Fee | \$3.00 | per month, after one (1) year and account under \$1,000.00 | |
| Telephone Transfer Fee | \$2.50 | per transfer | |
| Account Closure Fee | \$5.00 | if closed within ninety (90) days | |
| Account Reopen Fee | \$25.00 | if reopened within ninety (90) days | |
| Returned Mail Fee | \$5.00 | per piece | |
| Gift Cheques Fee | \$3.00 | per check | |
| Visa Gift Card | \$2.50 | per card | |
| Credit Card Replacement Fee | \$10.00 \$25.00 \$50.00 | first replacement second replacement third replacement | |
| Rush Shipping Fee for Credit, Debit or ATM Card | \$25.00 | per card | |
| Re-direct (to Credit Union address) Fee for Credit, Debit or ATM Card | \$10.00 | per card | |
| Verification Letter Fee | \$10.00 | per item | |
| Temporary Checks | \$2.00 | per pack (8 checks per pack) | |
| Share Draft Account Fees | Amount | Explanation | |
| Champion's Choice Draft Account Fee – Garnet Level | \$5.00 | per month | NOTE: Fee waived if member is actively enrolled in estates. Account level will be determined each month based on the past thirty days usage of products/service. |
| Share Draft Business Account Fee | \$8.00 | per month (applies only to accounts opened prior to July 1, 2005) | |
| Bill Payer | \$7.95 | per month | NOTE: This service is free for Platinum Checking, Booster Benefit, Alumni Advantage and TRUE Student Accounts. |
| Expedited Bill Payer Fee | \$9.95 | per payment | |
| Copy of Cleared Draft Fee | \$3.00 | per item if less than 1 year old (for items over 1 year old add \$15.00 per hour research fee) | |
| Stop Payment Fee | \$25.00 | per request | |
| Non Sufficient Fund (NSF) Fee | \$30.00 | per item | |
| Overdraft Non Sufficient Fund (NSF) Fee | \$30.00 | per item | |
| Overdraft Transfer Fee | \$1.00 | per item | NOTE: Fee increases to \$30.00 per item if you exceed six (6) withdrawals per month (in accordance with REG D). |
| Courtesy Pay Protection Fee | \$30.00 | per item | |
| Electronic Funds Transfer Account Fees | | | |
| Proprietary ATM Fee | \$0.00 | When using an ATM owned by FSUCU or operating on CU24 Network | |
| Non-proprietary ATM Fee | \$0.75 | each | NOTE: When you use an ATM not owned by us you may be charged a fee by the ATM operator and you may be charged a fee for a balance inquiry even if you don't complete a transaction. |
| ATM Inquiry Fee | \$0.75 | each | |
| ATM Replacement Card Fee | \$5.00 | each request | |
| Credit Union Membership Fees | Amount | Explanation | |
| Membership Fee | \$10.00 | one time fee upon acceptance | |

Federally Insured by NCUA

