

**Fee Schedule for Personal & Business Accounts**  
**Effective January 1, 2021**



**MEMBERSHIP**

Account Maintenance **FREE**

**CHECKING ACCOUNT**

Account Maintenance **FREE**  
 Bill Payer Service **FREE**  
 Overdraft Transfer (from Savings, LOC, Visa®) **FREE**  
 Check Orders  
     First Order (Excludes Business Orders) **FREE**  
     Members Age 60+ (Basic Checks) **FREE**  
     Emergency Checks (Must Accompany Check Order) **FREE**  
     Standard Personal Orders **COST**  
     Business Orders **COST**  
 Stop Payment (Valid for 6 Months)  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Individual Checks, Series of Checks and ACH Items 20.00  
 Copy of Check Written Against Account  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Requested from Freedom CU Staff 1.00  
 Overdraft Fee / Courtesy Pay <sup>2</sup> 30.00  
 Non-Sufficient Funds (NSF) Fee <sup>3</sup> 30.00

**VISA® CHECK / ATM CARD**

Signature-Based Purchases **FREE**  
 Pin-Based Purchases and ATM Withdrawals  
 (at ATMs not Owned by Freedom CU)  
     First 10 per Month **FREE**  
     Per Transaction Fee After 10 Each Month 1.00  
 Balance Inquiry  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Through ATM 1.00  
 Card Replacement  
     Other than Damaged Cards 10.00  
     Personalized Check Card <sup>4</sup> **FREE**  
 Express Card Delivery **COST**  
 Overdraft Fee / Courtesy Pay <sup>2</sup> 30.00  
 Non-Sufficient Funds (NSF) Fee <sup>3</sup> 30.00  
 Card Misuse, Plus Forfeiture of All Card Privileges 28.00

**MONEY MARKET ACCOUNTS**

Account Maintenance **FREE**  
 Non-Sufficient Funds (NSF) Fee <sup>3</sup> 30.00

**WIRE TRANSFER SERVICES**

Domestic Wires (Outgoing) 20.00  
 International Wires (Outgoing) 40.00

**LOAN SERVICES**

Skip-A-Pay <sup>5</sup> 30.00  
 Return of Loan Payment 30.00  
 ACH Origination Service for Loan Payments  
     Recurring Origination **FREE**  
     One-time Origination 5.00  
     One-time Origination (through Credit Card) 9.95  
     Returned Origination (NSF) <sup>3</sup> 30.00

**MISCELLANEOUS FEES**

Account Activity Printout  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Requested from Freedom CU Staff 5.00  
 Account Research & Reconciliation (per 1/2 hour) 35.00  
 Cashier's Check 3.00  
 Copy of Cashier's Check 5.00  
 Copy of Statement  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Requested from Freedom CU Staff 5.00  
 Routine Transactions  
     Through Online & Mobile Services <sup>1</sup> **FREE**  
     Requested from Freedom CU Staff 3.00  
*Routine Transactions include account balance inquiries, transaction history inquiries and transfers from one account to another account.*  
 Paper Statement Fee (Monthly) 2.00  
 Dormant Account (Monthly) 10.00  
 Escheat Processing Fee 95.00  
 Bad / Incorrect Address (Monthly) 10.00  
 Gift Cards (Available at Select Access Centers) 2.50  
 Money Orders (Available at Select Access Centers) 1.00  
 (FIDM) Levy Processing 95.00  
 Other IRS Action 95.00  
 Writ of Execution 95.00  
 Return of Deposited Item 30.00

<sup>1</sup> Online & Mobile services refers to account transactions performed through Freedom's Online & Mobile services and Telephone Teller services.

<sup>2</sup> Fee is imposed on overdrafts caused by the payment of a share draft/check, an Automated Clearing House (ACH) transaction or a Visa® Check Card purchase.

Courtesy Pay is only extended to members with accounts in good standing. Good standing means that the account must be brought current at least once every thirty (30) days, the member must not have caused the Credit Union a previous loss and there must be no legal orders against the account. Payment of a Courtesy Pay item is not an obligation of the Credit Union and the Credit Union may refuse payment of a transaction on any account at any time and from time to time.

<sup>3</sup> The Non-Sufficient Funds (NSF) fee will be charged each time an item is presented for payment and the available funds in your account is not enough to pay the item.

<sup>4</sup> One free replacement card every six (6) months; \$10 for each replacement card in excess of one (1) every six (6) months.

<sup>5</sup> Skip-A-Pay fee only applies when the program is offered by the Credit Union, usually two times per year. See program disclosures for more information.