

**Fee Schedule for Personal & Business Accounts**  
**Effective January 1, 2024**



**MEMBERSHIP**

Account Maintenance	<b>FREE</b>
Minimum Share Balance Requirement <sup>1</sup>	5.00

**CHECKING ACCOUNT**

Account Maintenance	<b>FREE</b>
Bill Payer Service	<b>FREE</b>
Overdraft Transfer (from Savings, LOC, Visa®)	<b>FREE</b>
Check Orders	
First Order (Excludes Business Orders)	<b>FREE</b>
Members Age 60+ (Basic Checks)	<b>FREE</b>
Emergency Checks (Must Accompany Check Order)	<b>FREE</b>
Standard Personal Orders	COST
Business Orders	COST
Stop Payment (Valid for 6 Months)	
Through Online & Mobile Services <sup>2</sup>	<b>FREE</b>
Individual Checks, Series of Checks and ACH Items	20.00
Copy of Check Written Against Account	
Through Online & Mobile Services <sup>2</sup>	<b>FREE</b>
Requested from Freedom CU Staff	1.00
Overdraft Fee / Courtesy Pay <sup>3</sup>	25.00
Non-Sufficient Funds (NSF) Fee <sup>4</sup>	25.00

*If an item is presented for payment more than one time this may result in multiple fees for a single item.*

**VISA® CHECK CARD / SAVINGS ONLY DEBIT CARD**

Signature-Based Purchases	<b>FREE</b>
Pin-Based Purchases and ATM Withdrawals (at ATMs not Owned by Freedom CU)	
First 10 per Month	<b>FREE</b>
Per Transaction Fee After 10 Each Month	1.00
Balance Inquiry	
Through Online & Mobile Services <sup>2</sup>	<b>FREE</b>
Through ATM	1.00
Card Replacement	
Other than Damaged Cards	10.00
Express Card Delivery	COST
Overdraft Fee / Courtesy Pay <sup>3</sup>	25.00
Non-Sufficient Funds (NSF) Fee <sup>4</sup>	25.00

*If an item is presented for payment more than one time this may result in multiple fees for a single item.*

**MONEY MARKET ACCOUNTS**

Account Maintenance	<b>FREE</b>
Non-Sufficient Funds (NSF) Fee <sup>4</sup>	25.00

*If an item is presented for payment more than one time this may result in multiple fees for a single item.*

**WIRE TRANSFER SERVICES**

Incoming Wires	<b>FREE</b>
Domestic Wires (Outgoing)	<b>FREE</b>
International Wires (Outgoing)	30.00

**LOAN SERVICES**

Skip-A-Pay <sup>5</sup>	25.00
Returned Loan Payment (NSF Fee) <sup>4</sup>	25.00
ACH Origination Service for Loan Payments	
In House ACH Origination (One time or recurring)	<b>FREE</b>
One-time Origination (through Credit Card)	9.95
One-time Origination (through Message Pay)	4.95
Returned Origination (NSF) <sup>4</sup>	25.00

**MISCELLANEOUS FEES**

Account Activity Printout	
Through Online & Mobile Services <sup>2</sup>	<b>FREE</b>
Requested from Freedom CU Staff	5.00
Dormant Account (Monthly)	10.00
<i>An account is considered Dormant and may incur a fee after 18 months of no activity. The posting of dividends is not considered activity.</i>	
Escheat Processing Fee	95.00
Bad / Incorrect Address (Monthly)	10.00
(FIDM) Levy Processing	95.00
Other IRS Action	95.00
Writ of Execution	95.00

<sup>1</sup> This is not a fee. This is a minimum balance requirement to maintain membership at the Credit Union.  
<sup>2</sup> Online & Mobile services refers to account transactions performed through Freedom's Online & Mobile services and Telephone Teller services.  
<sup>3</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>4</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>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.