

Fee Schedule for Personal & Business Accounts
Effective January 1, 2025



MEMBERSHIP

Account Maintenance	FREE
Minimum Share Balance Requirement ¹	5.00

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 ²	FREE
Individual Checks, Series of Checks and ACH Items	20.00
Copy of Check Written Against Account	
Through Online & Mobile Services ²	FREE
Requested from Freedom CU Staff	1.00
Overdraft Fee / Courtesy Pay ³	25.00
Non-Sufficient Funds (NSF) Fee ⁴	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	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 ²	FREE
Through ATM	1.00
Card Replacement	
Other than Damaged Cards	10.00
Express Card Delivery	COST
Overdraft Fee / Courtesy Pay ³	25.00
Non-Sufficient Funds (NSF) Fee ⁴	25.00

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

HIGH YIELD SAVINGS ACCOUNTS

Account Maintenance	FREE
Non-Sufficient Funds (NSF) Fee ⁴	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	FREE
Domestic Wires (Outgoing)	FREE
International Wires (Outgoing)	30.00

LOAN SERVICES

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

MISCELLANEOUS FEES

Account Activity / Member Statement Printout	
Through Online & Mobile Services ²	FREE
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

¹ This is not a fee. This is a minimum balance requirement to maintain membership at the Credit Union.

² Online & Mobile services refers to account transactions performed through Freedom's Online & Mobile services and Telephone Teller services.

³ 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.

⁴ 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.

⁵ 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.