

RATE & FEE SCHEDULE



Savings
Accounts



P.O. Box 99
Lake Orion, MI 48361

(248) 814-4000
(248) 814-4001 (Tele-teller)
(248) 332-9193 (Pontiac)
(586) 463-5001 (Mt. Clemens)

FEE SCHEDULE

Share Draft Account Fees

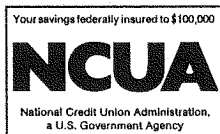
- Overdraft fee: \$ 1.00 per item.
- NSF fee: \$ 15.00 per item.
- Stop Payment fee: \$ 5.00 per request.
- Share Draft Printing fee: Prices may vary depending upon style.
- Copy fee: \$ 2.00 per item.
- Certified fee: \$ 5.00 per item.
- Return Check fee: \$ 15.00 .

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 20.00 per hour.
- Statement Copy fee: \$ 1.00 per copy.
- Deposited Item Return fee: \$ 10.00 per item.
- Wire Transfer (outgoing) fee: \$ 20.00 per transfer.
- Certified Check fee: \$ 5.00 per check.
- Money Order fee: \$ 1.00 per item.
- Stop/Duplicate Check fee: \$ 12.00 per request.

Electronic Funds Transfer Fees

- Seven (7) ATM withdrawals per month without a charge.



The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.