

United States Senate FCU Schedule of Fees and Service Charges

6/1/10

SERVICE	DESCRIPTION	2010
MEMBERSHIP FEES		
Membership Fee	One time, non refundable fee to maintain lifetime membership	\$1.00
Closed Account Fee	Charged when a new account is closed within 90 days of opening	\$5.00
Inactivity Fee	No activity on any share or loan under the same member number for 1 year or more	\$5.00
TRANSACTION SERVICES		
Stop Payment	Fee for one check or check series or one ACH	\$28.00
Check Copy	Within 5 business days. Free with CU Anyhour and e-Statements.	\$5.00
Check Copy	By fax or within 72 hours. Free with CU Anyhour and e-Statements	\$5.00
Certified Check		\$10.00
Returned Check	Fee for dishonored check (including electronic returns)	\$28.00
Money Market Excess Drafts	Fee for exceeding Reg D limitation of six withdrawals per month-per item.	\$20.00
Returned Deposit Item - Member Item	Fee for a dishonored item deposited to a member's account (member's item from other institution)	\$28.00
Returned Deposit Item - Non-Member Item	Fee for a dishonored item deposited to a member's account (not the member's item)	\$28.00
Member Privilege	Fee to pay NSF Check (including electronic payment)	\$28.00
TRANSFERS TO PAY CHECKS		
CU AnyHour, Auto Voice Response, Auto Transfer		\$0.00
Call Center Transfer		\$2.00
COST OF PRINTED CHECKS		
Standard Issue, Custom Designs, Additional Boxes		Varies
GOLD SOURCE CHECKING		
Minimum Balance Fee	Fee imposed for balances below \$2,000 minimum, per month	\$15.00
ATM Fees	Gold Source Accounts pay no CU fees	\$0.00
ATM FEES		
Usage fee for transactions at Senate, Congressional FCU, CU 24 Premium Network, CU Service Centers and ALLPOINT ATMs		\$0.00
Usage fee for transactions from ATMs not owned and/or operated by the US Senate FCU:		
Classic Checking	Four transactions per month at no charge; \$1.00 each additional transaction.	
Gold Source Checking		\$0.00
SERVICES		
Gift Cards	Available June 1 (See separate schedule)	Varies
Money Orders	Up to \$1,000 - fee is per item	\$3.00
Cashier's Check	Payee is other than member	\$6.00
Research	Per hour or fraction	\$30.00
Address Search	Bad address fee – every 6 months	\$10.00
Verification Fee	Deposits or loans – per request	\$25.00
Amex Gift Checks		\$2.50
Traveler's Cheques	Per \$100	\$1.50
Bond Redemption Fee	Per coupon	\$5.00
VISA Draft Copy	Copy of merchant draft	\$20.00
Replacement VISA Card	Replaced for reasons other than fraud	\$10.00
PIN Reorder	Fee to order a PIN (FREE in Branch)	\$10.00
Statement Copy Request	Per statement. Free with CU Anyhour and e-Statements.	\$5.00
Attachment or Levy	Per attachment/levy	\$75.00
FOREIGN SERVICE/WIRE TRANSFERS/OTHER		
Domestic Wire	Domestic outgoing	\$25.00
International Wire	Outgoing in foreign currency	\$30.00
International Wire	Outgoing in U.S. currency	\$50.00
Wire Incoming	All incoming	\$10.00
Foreign Check Deposit		\$15.00
Foreign Currency	Per order – sold only	\$20.00
Foreign Drafts	Per item	\$20.00
WEB BILL PAY		
Web Bill Pay	With e-Statements	\$0.00
	With paper statements – Up to 10 payments per month; \$0.49 additional per payment thereafter.	\$5.00
LENDING SERVICES		
Subordination Fee	No charge if first is with USSFCU	\$250.00
Letter of Credit Fee	Fee to issue performance bond	1%
Lien Registration	Fee to place lien on vehicles	Varies
Skip a Pay Fee	CU AnyHour	\$25.00
Skip a Pay Fee	In Branch/phone	\$35.00
Home Equity Fees	Pass through closing fees	Varies
CERTIFICATE PENALTIES		
3 Month, 6 Month, 12 Month	90 Days of interest	\$0.00
24 Month	120 Days of interest	\$0.00
36 Month	180 Days of interest	\$0.00
48 Month, 60 Month	360 Days of interest	\$0.00