

## FedStar Credit Union

### Rate and Fee Schedule Effective October 1, 2011

#### Credit Union Membership Fee

Membership fee \$ 1.00

#### ATM/Debit Card Fees

VISA Debit/ ATM Quik Cash card issue fee **Free**  
 VISA Debit/ ATM Quik Cash card purchase/POS transaction **Free**  
 VISA Debit/ATM Quik Cash card replacement fee \$ 5.00/card  
 VISA Debit/ATM Quik Cash card PIN replacement fee \$ 5.00/PIN

#### Credit Card Fees

VISA Classic, Gold and Platinum Annual fee **No Annual Fee**  
 VISA Classic, Gold and Platinum Late fee \$ 25.00  
 VISA Classic, Gold and Platinum Over-limit fee \$ 25.00  
 Credit Card Replacement fee **Free**

#### Loan Fees

Late Fee – After 10 Day Grace period (on all loans booked after 2/1/09) \$ 25.00  
 Skip-A-Payment Fee \$ 25.00  
 Refinanced Loan Application Fee \$ 40.00

#### Share/Share Draft Checking Fees

Share Draft Checking monthly service fee **Free**  
 Automatic Draft (from checking or savings) **Free**  
 Courtesy Pay fees for overdraft items by check, ACH, ATM, POS \$ 28.00  
 NSF Check fee \$ 28.00  
 Kiting Return Check fee \$ 28.00  
 Uncollected/Reg D Violation dishonored and returned check fee \$ 28.00  
 Overdrawn fee \$ 28.00  
 Stop payment fee, per check or sequence \$ 10.00  
 Overdraft Protection fee (transfer from savings to checking  
     for share drafts, ACH, ATM/Debit card withdrawals) \$ 5.00  
 Dormant Account fee (no account activity for five years) \$ 10.00  
 Temporary Checks (8 minimum) \$ 2.00 for 8 checks  
 Check Image Copy, per check requested \$ 2.00  
 Third party - Return Check Fee \$ 10.00  
 Close Account fee (within 6 months of Account opening) \$ 10.00  
 Printed Check Fees – Prices vary by style

#### Miscellaneous Fees

Home Banking **Free**  
 E-Statements **Free**  
 Online Bill Pay inactivity fee (after 3 months of inactivity) \$ 10.00/month \*\*  
 Account reconciliation fee (1 hour minimum) \$ 20.00/hour  
 Account research fee (1 hour minimum) \$ 20.00/hour  
 Account history for current month (printed by teller at member request) \$ 2.00/request  
 Statement Copy for last period \$ 2.00  
 Cashier's Check \$ 2.00  
 Money Order \$ 1.00  
 Notary Services **Free**  
 Returned Mail Statement due to incorrect address \$ 3.00  
 Returned personal check for loan payment, credit card payment \$ 25.00  
 VISA Gift Card up to \$ 1,000.00 \$ 3.00  
 Wire Transfer (outgoing) \$ 15.00  
 Wire Transfer (International) \$ 35.00  
 Wire Transfer (incoming) **Free**

October 1, 2011