

## Connexus Credit Union Fee Schedule

This Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts/loans at Connexus Credit Union as of **February 1, 2010**, and is incorporated as part of your account/loan agreement. All fees subject to change. **Changes are in italics.**

### Member Relationship Criteria

	<b>**Partner</b>	<b>***Ambassador</b>
Each month, your relationship level may change based on the following relationship criteria.	\$5 in member shares.	\$10,000 in total savings and checking; or \$25,000 in total Money Market accounts, IRAs, and certificates; or consumer loans (excluding credit cards); or \$75,000 in total loans.

### Internet Services

<b>Online Banking</b>	Free!
<b>Online Bill Pay</b>	Free!
<b>Online Bill Pay Monthly Inactivity Fee</b>	\$5.95 if no Connexus Online Billpay payment clears the checking account within 90 days

### Checking Account Programs

<b>Xtraordinary Checking</b>		
<b>Monthly qualifications</b>	Have 15 Visa Check Card Non-PIN transactions clear your account by the last business day of each month, 1 ACH credit posted and 1 third party Connexus Online Bill Pay debit posted by the last business day of each month; and elect to receive E-Statements.	
<b>Interest/Dividends</b>	Please refer to rate sheet.	
<b>Surcharge Rebates</b>	When qualifications are met; up to \$5.00 per ATM withdrawal from checking or \$25.00 per month.	
<b>PIN Withdrawal (Personal Identification Number)</b>	6 withdrawals from checking included monthly at non-Connexus machines, \$2.00 per withdrawal thereafter, \$2.00 per ATM withdrawal from savings account at non-Connexus machines.	
<b>VISA Check Card Transactions</b>	Unlimited Visa check card Non-PIN transactions	
<b>MyRewards Checking</b>		
<b>Monthly qualifications</b>	Have 10 Visa Check Card Non-PIN transactions clear your account by the last business day of each month, 1 ACH debit or credit posted by the last business day of each month; and elect to receive E-Statements.	
<b>Interest/Dividends</b>	Please refer to rate sheet.	
<b>Surcharge Rebates</b>	When qualifications are met; up to \$5.00 per ATM withdrawal from checking or \$25.00 per month.	
<b>PIN Withdrawal (Personal Identification Number)</b>	4 withdrawals from checking included monthly at non-Connexus machines, \$2.00 per withdrawal thereafter, \$2.00 per ATM withdrawal from savings account at non-Connexus machines.	
<b>VISA Check Card Transactions</b>	Unlimited Visa check card Non-PIN transactions	
<b>Innovative Checking</b>		
<b>PIN Withdrawal (Personal Identification Number)</b>	4 withdrawals (savings and/or checking) included monthly at non-Connexus machines, \$2.00 per withdrawal thereafter	
<b>Transfer fee initialized to cover any overdraft</b>	\$6.95	Waived
<b>VISA Check Card Transactions</b>	Unlimited Visa check card Non-PIN transactions	
<b>Platinum Checking</b>		
<b>Minimum Balance Fee</b>	\$50.00 if balance falls below \$25,000	
<b>Surcharge Rebates</b> (on ATM withdrawals from savings or checking)	Up to 10 ATM (savings or checking) surcharge rebates up to \$1.50 each when 10 check card Non-PIN transactions clear monthly	Up to 10 ATM (savings or checking) surcharge rebates up to \$1.50 each
<b>PIN Withdrawals (Personal Identification Number)</b> (savings or checking)	10 withdrawals included monthly at non-Connexus machines, \$2.00 per withdrawal thereafter (savings and/or checking)	
<b>VISA Check Card Transactions</b>	Unlimited Visa check card Non-PIN transactions	
<b>Inactivity Fee</b>	\$100.00 if less than 10 third party withdrawals (Checks, ATM, Bill Pay, Check Card Transactions) and 1 third party electronic deposit post monthly	
<b>Dividends</b>	Earned for balances over \$25,000. Please refer to rate sheet.	
<b>Transfer fee initialized to cover any overdraft</b>	\$6.95	Waived

### Money Market Account

<b>Y.E.S. Money Market Savings Account</b>	3 Y.E.S. checks permitted to clear monthly, \$250.00 minimum. Fourth or successive checks clearing during any month, or checks for less than \$250 will be honored, cleared, and charged a \$29.95 fee
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### Miscellaneous Fees

	**Partner	***Ambassador
<b>Fast Cash Card (ATM)</b> (from savings) Maintenance Fee ATM Cash Withdrawals	\$1 per month 4 ATM withdrawals included monthly; \$2.00 per withdrawal thereafter	Waived 4 ATM withdrawals included monthly; \$2.00 per withdrawal thereafter
<b>ATM/Debit Card PIN Reminder</b>	\$5	
<b>ATM/Debit Card Expedited Delivery</b>	Actual cost from vendor (\$61 - \$92)	
<b>ATM/Debit Card Replacement</b>	\$10	
<b>ACH Origination Setup (Non-Loan Payment)</b>	\$20	
<b>Transfer Fee</b> (CONNEXUS initiated transfer from Savings/Line of Credit as a result of a transaction causing a Non-sufficient funds situation)	\$6.95 per transfer	Waived when not to Xtraordinary or MyRewards Checking
<b>Return Item Fee:</b> Transaction returned due to insufficient funds or uncollected funds.	\$29.95 per item	
<b>Overdraft Paid Fee:</b> Transaction that causes an overdrawn situation.	\$29.95 per item	
<b>Checking Account Inactivity Fee</b>	Accounts less than \$100 at month-end and no activity in last 90 days will be assessed \$5 per month	
<b>Automatic Loan Payment Cancellation</b>	\$29.95 each	
<b>Deposited Item Returned</b> to CONNEXUS – NSF	\$29.95 per item	
<b>Receipt/Document/Statement/Check Copies</b>	\$3 per page / \$5 Minimum	
<b>Check/ACH/Bill Pay Stop Payments</b> (Single or Block)	\$29.95	
<b>Overnight Mail Delivery</b>	\$15 (additional charge for weekend delivery)	
<b>Money Orders/Any Corporate Check</b>	\$3 per item	Waived
<b>Wire Transfer Domestic (Inbound or Outbound)</b>	\$20 per wire	
<b>Wire Transfer /Foreign</b>	Fee dependent on Country of receiving account \$65 Minimum	
<b>Western Union Wire</b>	\$40 per wire	
<b>Retirement Plan Transfer/Rollover Outbound Funds Fee</b>	\$30	
<b>Low Balance Maintenance Fee</b>	\$5 per month if savings balance is below \$100 at the end of the month (over age 23) and membership is 12 months or longer with no other services opened	
<b>Abandoned Account Fee:</b> Accounts with no deposit or withdrawal activity for a 36-month period or where mail is returned undeliverable for 12 consecutive months.	\$5 per month	
<b>Account Reconciliation /Research Fee</b>	\$25 per hour (1 hour minimum)	
<b>Returned Mail</b>	\$5	
<b>e-Statement Cancellation Fee</b>	\$5 for each statement	
<b>Foreign Currency</b>	1 % of U.S. Dollar Amount	
<b>Medallion Signature Guarantee</b>	\$10 per document	
<b>Garnishment/Levy</b>	\$20 each	
<b>Duplicate Lien Release</b>	\$20 each	
<b>Account/Loan Documents Not Returned to Credit Union</b>	\$10 each statement cycle	
<b>Remote Transfer Outbound Fee</b>	\$6.95	
<b>Remote Transfer Premium Inbound Fee</b>	\$11.95	
<b>Safe Deposit Boxes –</b>		
3x5x24	\$15.00	\$11.25
5x5x24	\$23.00	\$17.25
3x10x24	\$30.00	\$22.50
5x10x24	\$40.00	\$30.00
7x10x24	\$75.00	\$56.25
10x10x24	\$90.00	\$67.50
<b>Safe Deposit Box Key Replacement and/or Lost</b>	\$100	