

Fee Schedule

Effective June 1, 2025



Checking & Savings

ATM Withdrawal ¹		FREE
ATM/Debit International Transaction		Up to 1.5% of transaction
Inactivity Fee ²	Per account, per month	\$5
Money Market Excessive Withdrawal	Each item, after 4 withdrawals per month	\$6
Overdraft Fee ³	Per item, with a maximum of 2 fees per day, per account	\$18 paid fee \$4 returned fee
Overdraft Transfer	From linked accounts	FREE
Replacement Debit Card	Each	FREE
Returned Deposit Item ⁴		\$9
Stop Payment	Per order	\$18

Loans

Forced Placed Insurance Processing	Each occurrence	\$12
Loan Payment by ACH transfer	Within Digital Banking, one-time or recurring One-time guest payment online One-time payment by phone	FREE FREE \$15 convenience fee
Loan Payment by Debit Card	One-time guest payment online One-time payment by phone	\$15 convenience fee \$15 convenience fee
Returned Loan Payment		\$15

Miscellaneous

Payment Reversal Request ⁵		\$9
Repeated Auto Pay Revisions ⁵		\$9
Returned Mail	Per item	\$5
Same Day ACH Origination	Per order	\$10
Wire Transfer Domestic International	Incoming Outgoing Outgoing	FREE \$20 \$50

On Demand Services

Corporate Checks		\$3
Document Copies	Per page	\$0.25
Expedited Mail Delivery ⁶	M-F delivery, excluding holidays Weekend deliveries	\$20 \$30
Reconciliation/Research	Per hour, 1 hour minimum	\$25

¹Transactions performed at some ATMs may be subject to the ATM owner's surcharge fee. Please see the online ATM locator at ConnexusCU.org for a list of ATMs that are surcharge-free. Connexus provides ATM surcharge rebate credits to Xtraordinary Checking account holders each month if account requirements are met. Surcharge Rebates: Up to \$5.00 per ATM withdrawal within the United States. The surcharge rebate is limited to a \$15.00 maximum credit each month. See the Truth-in-Savings Disclosures for details on the Xtraordinary Checking Account requirements.

²Inactivity Fee applies to: Checking Accounts (members age 18 and over) with no activity in 90 days and month-end account balance under \$100. Health Savings Accounts, Money Market Accounts, and Savings Accounts (other than Simply Savings Accounts) with no activity in 12 months and month-end balance under \$100. Simply Savings Accounts (members age 18 and over) with no activity in 12 months, no other accounts or loans, and month-end balance under \$100.

³Fee applies to overdrafts paid and returned by Connexus Credit Union created by check, in-person withdrawal, ATM withdrawal, or other electronic means. You will be subject to a fee of \$18 each time we pay an overdraft or \$4 each time we return a transaction unpaid, with a combined maximum of two (2) fees assessed per account, per business day. You will not be charged a fee on a transaction that overdraws your account by \$10 or less.

⁴Fee applies to each presentation of a check, ACH, or debit transfer that is returned to us unpaid.

⁵Fee applies to loan payment reversal requests or more than two annual Loan Auto Pay Agreement change requests.

⁶Members who request to be sent expedited mail internationally are responsible for paying the full expedited mail fee, which may be greater than what is stated on the Fee Schedule.

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