

Fee Schedule

Effective November 1, 2023



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 - Paid or Returned ³	Per item, with a maximum of 2 fees per day, per account	\$4
Overdraft Transfer	From linked accounts	FREE
Replacement Debit Card	Each	FREE
Returned Deposit Item ⁴		\$9
Stop Payment	Per order	\$9

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 \$9 convenience fee
Loan Payment by Debit Card	One-time guest payment online One-time payment by phone	\$4.75 processing fee \$9 convenience fee
Returned Loan Payment ⁵		\$15

Miscellaneous

Loan Payment Change/Reversal ⁵		\$9
Returned Mail	Per item	\$5
Same Day ACH Origination	Per order	\$10
Wire Transfer	Incoming	FREE
Domestic	Outgoing	\$20
International	Outgoing	\$50

On Demand Services

Corporate Checks		\$3
Document Copies	Per page	\$0.25
Expedited Mail Delivery	M-F delivery, excluding holidays Weekend deliveries	\$20 \$30
Medallion Signature Guarantee	Per stamp, for members only	FREE
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 \$25.00 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 Account, Money Market Accounts, and Savings Accounts other than Member Share Savings with no activity in 12 months and month-end balance under \$100. Member Share Savings Accounts (members age 18 and over) with no activity in 12 months, no other accounts or loans, and month-end balance is 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 \$4 each time we pay an overdraft or 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 presentment of a check, ACH, or debit transfer that is returned to us unpaid.

⁵Fee applies to loan payment reversal requests and more than two requests annually to change the Loan Auto Pay Agreement.

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