

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 Paid ³ (per item, max of 2 per day)	\$4
Overdraft Returned ⁴ (per item)	\$4
Overdraft Transfer (from linked accounts)	FREE
Replacement Debit Card (each)	FREE
Returned Deposit Item ⁵	\$9
Stop Payment (per order)	\$9

Loans

Forced Placed Insurance Processing (each occurrence)	\$12				
Loan Payment by Debit/Credit Card (convenience fee)	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Online</td> <td style="text-align: right;">FREE</td> </tr> <tr> <td style="text-align: right;">By Phone</td> <td style="text-align: right;">\$9</td> </tr> </table>	Online	FREE	By Phone	\$9
Online	FREE				
By Phone	\$9				
Returned Loan Payment ⁶	\$15				

Miscellaneous

Loan Payment Change/Reversal ⁶	\$9
Returned Mail (per item)	\$5
Same Day ACH Origination (per order)	\$10
Wire Transfer - Domestic (outgoing)	\$20
Wire Transfer - International (outgoing)	\$50
Wire Transfer - Incoming	FREE

On Demand Service Fees

Corporate Checks	\$3				
Expedited Mail Delivery	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Weekday</td> <td style="text-align: right;">\$20</td> </tr> <tr> <td style="text-align: right;">Weekend</td> <td style="text-align: right;">\$30</td> </tr> </table>	Weekday	\$20	Weekend	\$30
Weekday	\$20				
Weekend	\$30				
Document Copies (per page)	\$0.25				
Medallion Signature Guarantee (per stamp for members only)	FREE				
Reconciliation/Research (per hour, one 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 Accounts and Money Market Accounts with no activity in 12 months and month-end balance under \$100. 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 by Connexus Credit Union created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Maximum of two fees charged per day.

⁴Fee applies to overdrafts returned by Connexus Credit Union created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Fee charged per item returned.

⁵Fee applies to each presentation of a check, ACH, or debit transfer that is returned to us unpaid.

⁶Fee applies to loan payment reversal requests and more than two requests annually to change the Loan Auto Pay Agreement.

