

Checking & Savings ATM Withdrawal¹ FREE ATM/Debit International Transaction Up to 1.5% of Transaction Inactivity Fee² (per account, per month) \$5 Money Market Excessive Withdrawal (each item, after 4 withdrawals per month) \$6 Overdraft Fee - Paid or Returned³ (per item, maximum of 2 fees per account, per day) \$4 Overdraft Transfer (from linked accounts) FREE Replacement Debit Card (each) FREE Returned Deposit Item⁴ \$9 Stop Payment (per order) \$9 Loans Forced Placed Insurance Processing (each occurrence) \$12 Loan Payment by Debit/Credit Card (convenience fee) Online FREE By Phone \$9 Returned Loan Payment⁵ \$15 Miscellaneous Loan Payment Change/Reversal⁵ \$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 Weekdav \$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)

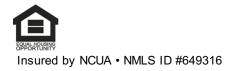
¹Transactions performed at some ATMs may be subject to the ATM owner's surcharge fee. Please see the online ATM locator at ConnexusCU.org for a list of ATMs that are surcharge-free. Connexus provides ATM surcharge rebate credits to Xtraordinary Checking account holders each month if account requirements 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 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.



ConnexusCU.org | 800.845.5025 info@connexuscu.org \$25