Omega Psi Phi Fraternity Federal Credit Union

Effective April 17, 2020

SAVINGS

MEMBERSHIP FEE (ONE-TIME FEE) $10.00
DORMANT/INACTIVE ACCOUNT FEE $5.00
  FEE PER MONTH AFTER 12 MONTHS OF NO MEMBER-GENERATED ACTIVITY
EXCESS WITHDRAWAL FEE (IN EXCESS OF 4 PER MONTH) $5.00
MINIMUM BALANCE BELOW $50 (PER MONTH BELOW MINIMUM) $5.00

MISCELLANEOUS

WIRE TRANSFER – OUTGOING DOMESTIC $25.00
RETURNED DEPOSITED ITEM $5.00
RETURNED DEPOSITED ITEM $20.00
  ITEM DRAWN ON YOUR ACCOUNT AT ANOTHER FINANCIAL INSTITUTION
ACH RETURNED ITEM $30.00
ACCOUNT RESEARCH (PER HOUR – $15.00 MINIMUM) $25.00
COPY OF STATEMENT $5.00
RETURNED MAIL $5.00
GARNISHMENT / LEVY / JUDGEMENT HANDLING $25.00

LOANS

LOAN APPLICATION FEE $20.00
LATE PAYMENT CHARGE (AFTER 15 DAY GRACE PERIOD) GREATER OF $10.00 or 5% OF PAYMENT DUE

SHARE DRAFT (CHECKING ACCOUNTS)

STOP PAYMENT – SHARE DRAFT $30.00
NON-SUFFICIENT FUND $30.00
EXCESSIVE WITHDRAWAL/TRANSFER (Applies to transfers from Savings and/or Money Market for Overdraft Protection) $10.00

CHECK ORDERS PRICES VARY

MONEYMARKETCHECKING ACCOUNTS

MINIMUM DAILY BALANCE – ANY MONTH BALANCE IS BELOW $2,500 $25.00
EXCESSIVE WITHDRAWAL/TRANSFER $10.00
STOP PAYMENT – MONEY MARKET CHECK $30.00
CHECK ORDERS PRICES VARY
Person-to-Person

Electronic Transfer (Per Transaction) $1.00