

SCHEDULE OF FEES AND CHARGES



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
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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