



**Omega Psi Phi Fraternity
Federal Credit Union**

SCHEDULE OF FEES AND CHARGES

| | |
|---|--|
| Membership Fee (one-time nonrefundable fee) | \$10.00 |
| CHECKING (SHARE DRAFT) | |
| Overdraft: Courtesy Pay (<i>applies to transfers from savings and/or MM for overdraft protection</i>) | \$10.00 |
| Overdraft: Insufficient Funds (<i>NSF</i>) | \$30.00 |
| Check orders | Prices Vary |
| SAVINGS (SHARE) | |
| Dormant / Inactive Fee (<i>monthly fee after 12 months of no member-generated activity</i>) | \$5.00 |
| Excessive Withdrawal Per Transaction (<i>more than 4 per month</i>) | \$5.00 |
| Minimum Balance (<i>below \$50 per month</i>) | \$5.00 |
| MONEY MARKET | |
| Minimum Daily Balance (<i>below \$2,500</i>) | \$25.00 |
| Excessive Withdrawal / Transfer Per Transaction (<i>over 6 per month</i>) | \$10.00 |
| Check Orders | Prices Vary |
| LOANS | |
| Loan Application Fee | \$20.00 |
| Late Payment Fee (<i>After 15-day grace period</i>) | \$10 or 5% of payment; whichever is greater |
| Digital Pay Convenience Fee | \$4.00 |
| Skip-A-Payment | \$25.00 |
| MISCELLANEOUS | |
| Wire Transfer – Outgoing / Domestic | \$25.00 |
| Returned Deposited Item | \$5.00 |
| Returned Deposited Item (<i>drawn from your personal account at financial institution</i>) | \$20.00 |
| Account Research (<i>per hour - \$15.00 minimum</i>) | \$25.00 |
| Copy of Statement | \$5.00 |
| Returned Mail | \$5.00 |
| Garnishment / Levy / Judgment Handling | \$25.00 |
| Person-To-Person (<i>P2P</i>) Transfers (<i>per transaction</i>) | \$1.00 |
| Stop Payment | \$30.00 |
| Debit Card Replacement Fee (<i>lost or damaged</i>) | \$10.00 |
| | |