

**STERLING VAN DYKE CREDIT UNION  
FEE SCHEDULE**

Effective beginning January 1, 2009

SERVICE	FEE
<b>CHECKING ACCOUNTS</b>	
Stop Payment	\$25.00
Non-Sufficient Funds/Returned Item-Unpaid/Overdrawn	\$30.00
Copy of Check	\$ 3.00
Replacement Checks	Price varies
Balancing Account	\$25 per hour
Monthly Service Charge*	<b>*Free for members with Direct Deposit of Net Pay, Retirement or Social Security, members with a mortgage loan with us, Young Adults under age 25 or, when maintaining \$250 in the checking account</b> If none of the above, \$6.00 per month
History Inquiry or Printout	\$2.00
Overdraft Transfer Fee*	<b>* Free for Transfers done through our Telephone Access System or via the Internet</b> \$3.00
<b>ATM/VISA ACCOUNTS</b>	
ATM Withdrawal (Excludes VISA)	<b>Free at Co-Op Network Machines: \$1.00 per withdrawal at other machines</b>
Replacement Card (ATM/Debit Card or VISA)	\$5.00 (more than 2 in a 12 month period - \$20.00)
Replacement of PIN (ATM/Debit Card or VISA)	\$2.00
Overdrawn Account	\$30.00
International Transaction Fee (ATM/Debit Card or VISA)	1% of the transaction amount See Visa Disclosure for other related fees
VISA Cash Advances (Non Members)	\$5.00
<b>HANDI ONLINE BILL PAY</b>	
Inactive for 3 months	\$5.00 per month
Written Correspondence to Payee	\$15.00
Per proof of Payment not necessitated by dispute	\$15.00
Payments returned due to member error	\$10.00
Overdraft Fee or Unpaid Item	\$30.00
Gift Check/Donation Check	\$2.99/\$1.99
<b>OTHER FEES</b>	
Service Center Transaction Withdrawal/Transfer	\$1.00
Check Cashing	\$2.00 charge for members who don't maintain minimum balance requirement per policy.
Individual Retirement Accounts	\$25.00 Exit Fee (early w/d's, transfers/rollovers out)
Money Orders	\$3.00
Travelers Cheques*	1% of Purchase <b>*Free if \$1,000 maintained in account</b>
Travelers Cheques for Two	1% of Purchase
Photocopy of Statement or other item	\$2.00 per page
Fax Fee (Outgoing)	\$3.00 for first page \$1.50 for each additional page
Checks Written for Members by the Credit Union	\$2.00 (plus postage)
Credit Union Check	\$2.00
Certified Checks	\$5.00
Drawing Balance Below \$50 (once established member)* - Not allowed for member's with loan balances. Drawing below \$100 if enrolled in C U offered Life Ins	\$2.00 <b>*90 days given for new members to establish their account</b>
Wire Transfer	\$15.00
Foreign Wire	\$35.00 (plus other related charges)
Gift Cheques	\$2.50 each
Gift Cards	\$3.95 per card
Bad Address	\$2.50 per month
Dormant (Accts under \$100 with NO ACTIVITY for 90 days)	\$3.00 per month (charged quarterly)
Account Verification	Deposit Verif. \$10, Deposit & Loan Verif. \$20
Legal Services (Garnishment, Tax Levy, Injunctions, etc.)	\$30.00 per service
Closing Account	\$5.00 if closed within 6 months of opening date
Transfer Fee*	<b>* Free for Transfers done through our Telephone Access System or via the Internet</b> \$3.00
Funds Escheated	\$25
Pay Off Letter	\$20

