

OnPath Federal Credit Union - Fee Schedule

Members must maintain a minimum of \$5.00 par value of a share in each share account at all times.

This Rate and Fee Schedule for all Accounts sets forth certain conditions, rates, fees and charges applicable to your regular share, share draft, and money market accounts at OnPath Federal Credit Union as of October 31, 2019. This schedule is incorporated as part of your account agreement with OnPath Federal Credit Union.

Share/Savings Account Fees

Excessive Branch Withdrawal <i>After 3 free per month from your savings account</i>	\$ 5.00
Non-Sufficient Funds (NSF)*	\$28.00
Collection Items	\$10.00
Incoming Wire Fee	\$ 8.00
Incoming Wire Fee International	\$12.00
Western Union Wire Transfer	\$18.00
Bank Wire Transfer	\$18.00
International Wire Transfer (up to \$5,000)	\$35.00
International Wire Transfer (\$5,001+)	\$50.00
Temporary Checks	\$ 3.00
Certified Checks	\$ 5.00
Return Item	\$ 5.00
Check Cashing <i>Applies when member either has less than \$100 on deposit or does not have an On Share Draft/Checking Account or Direct Deposit</i>	\$ 5.00
Non Member Check Cashing <i>Assessed per check</i>	\$ 7.00
Fee for all items referred to Collections	\$25.00
Christmas Club Early Withdrawal <i>Club funds are automatically transferred to share account Nov. 1st</i>	\$10.00
IRA Annual Maintenance Fee <i>per IRA</i>	\$10.00

*Members are permitted 6 electronic transfers from a share account per month. Per Reg. D, all additional transfers from a share account must be made in person; electronic transfer attempts (ACH, Phone and Online) will fail for that month.

Consumer Loan Fees

Visa Card Replacement Fee	\$ 5.00
Visa Cash Advance Fee <i>3% of the transaction amount or minimum of</i>	\$ 5.00
Visa Balance Transfer Fee	NO FEE
Expedited Card Fee	\$25.00

ATM & Access Check Card Fees

ATM & Access Card Inquiry & Withdrawal (OnPath network)	NO FEE
ATM Card/Debit Card Fee for new cards	\$ 5.00
Expedited Card Fee	\$25.00

Share Draft/Checking Fees

Monthly Service Charge	
With Direct Deposit	NO FEE
With Daily Balance:	
Less than \$200	10.00
Between \$200-\$499	\$ 8.00
\$500 or greater	NO FEE
Non-Sufficient Funds (NSF)	\$28.00
Courtesy Pay/Overdraft Item	\$28.00
Overdraft Protection Transfer	\$ 3.00
Stop Payment/Official Check Stop Pay	\$28.00

Business Share Draft/Checking Fees

Monthly Service Fee <i>with average daily balance of \$250</i>	NO FEE
Monthly Service Fee <i>with average daily balance less than \$250</i>	\$10.00
Return Item (Item Redeposited)	\$ 6.00
Non-Sufficient Funds (NSF) & ACH	\$35.00
Returned Cancelled Drafts Service	\$.15/item
Stop Payment	\$28.00
ATM Card/Debit Card Fee for new cards	\$ 5.00

Money Master Fees

Share Draft Transfer (Overdraft Protection)	\$15.00
Excessive Withdrawals (after 3/month)	\$ 2.00

Miscellaneous Fees

Money Orders (up to \$1,000.00)	\$ 2.00
Overdraft Collection Account	\$25.00
Dormant Account <i>Assessed quarterly. Accounts considered dormant if no activity for one year, regardless of balance.</i>	\$25.00
Returned Statement <i>Reimbursed if member signs up for e-statements.</i>	\$ 6.00
OnPath In Lieu Of Check (Third Party)	\$15.00
Research Fee <i>per hour fee</i>	\$25.00
Photo Copy of Item	\$ 5.00
Cut Off Statement Copy	\$ 5.00
Bill Payer Service	NO FEE
Garnishment/Tax Levy	\$ 50.00
Dormant Account Sent to State (<i>Escheatment</i>)	\$ 50.00
Returned Mail/Change of Address	\$ 6.00
Verification of Deposit	\$10.00

Loan Fees

Late Fee (Consumer Loans Only) <i>Assessed after 5 days delinquent</i>	\$25.00
Origination Fee for all business loans	1% of total

Mortgage Service Fees

Mortgage Late Fee <i>Assessed after 15 days delinquent</i>	5% of overdue principal and interest
Construction Loan Late Fee <i>Assessed after 15 days delinquent</i>	5% of interest overdue
Home Equity Late Fee <i>Assessed after 15 days delinquent</i>	5% of the payment overdue

All rates, products, services and conditions subject to change without prior notice.

For More Information

Call 504.733.7274 or 800.749.6193 or
Access Online Banking at beonpath.org

