

# 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 March 5th, 2021. 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>	<b>\$5.00</b>
Non-Sufficient Funds (NSF)*	<b>\$32.00</b>
Collection Items	<b>\$28.00</b>
Incoming Wire Fee	<b>\$8.00</b>
Incoming Wire Fee International	<b>\$12.00</b>
Western Union Wire Transfer	<b>\$18.00</b>
Bank Wire Transfer	<b>\$18.00</b>
International Wire Transfer (up to \$5,000)	<b>\$35.00</b>
International Wire Transfer (\$5,001+)	<b>\$50.00</b>
Temporary Checks	<b>\$3.00</b>
Certified Checks	<b>\$5.00</b>
Return Item	<b>\$10.00</b>
Check Cashing <i>Applies when member either has less than \$100 on deposit or does not have an OnPath FCU Share Draft/Checking Account or Direct Deposit</i>	<b>\$5.00</b>
Non Member Check Cashing <i>Assessed per check</i>	<b>\$7.00</b>
Fee for all items referred to Collections	<b>\$28.00</b>
Christmas Club Early Withdrawal <i>Club funds are automatically transferred to share account Nov. 1st</i>	<b>\$10.00</b>
IRA Annual Maintenance Fee <i>per IRA</i>	<b>\$10.00</b>
Paper Statements	<b>\$2.00</b>

\*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.

## ATM & Access Check Card Fees

ATM & Access Card Inquiry & Withdrawal (OnPath network)	<b>NO FEE</b>
ATM & Access Card Inquiry & Withdrawal (Non OnPath network)	<b>\$3.00</b>
ATM Card/Debit Card Fee for new cards	<b>\$5.00</b>
Expedited Card Fee	<b>\$25.00</b>

## Share Draft/Checking Fees

Monthly Service Charge	<b>NO FEE</b>
With Direct Deposit	<b>NO FEE</b>
With Daily Balance:	
Less than \$200	<b>\$10.00</b>
Between \$200-\$499	<b>\$8.00</b>
\$500 or greater	<b>NO FEE</b>
Non-Sufficient Funds (NSF)	<b>\$32.00</b>
Courtesy Pay/Overdraft Item	<b>\$32.00</b>
Overdraft Protection Transfer	<b>\$3.00</b>
Stop Payment/Official Check Stop Pay	<b>\$28.00</b>

## Money Master Fees

Share Draft Transfer (Overdraft Protection)	<b>\$15.00</b>
Excessive Withdrawals (after 3/month)	<b>\$6.00</b>

## Simple Business Checking Account

Our Simple Business Checking Account is available to current members holding a personal account with a balance of \$2500 or more.

Monthly Service Fee <i>with average daily balance of \$250</i>	<b>NO FEE</b>
Monthly Service Fee <i>with average daily balance less than \$250</i>	<b>\$10.00</b>

## Advantage Business Checking Account

Monthly Service Fee <i>with average daily balance of \$2500</i>	<b>NO FEE</b>
Monthly Service Fee <i>with average daily balance less than \$2500</i>	<b>\$10.00</b>
Up to 225 Checks and Money Orders deposit items	<b>NO FEE</b>
Any deposit item over the max of 225	<b>\$0.25 /item</b>
Monthly Cash deposits under \$5,000	<b>NO FEE</b>
Monthly Cash deposits over \$5000	<b>\$1.50/ per \$1000</b>

## Prestige Business Checking Account

Monthly Service Fee <i>with average daily balance of \$10,000</i>	<b>NO FEE</b>
Monthly Service Fee <i>with average daily balance less than \$10,000</i>	<b>\$20.00</b>
Up to 500 Checks and Money Orders deposit items	<b>NO FEE</b>
Any deposit item over the max of 500	<b>\$0.50 /item</b>
Monthly Cash deposits under \$20,000	<b>NO FEE</b>
Monthly Cash deposits over \$20,000	<b>\$1.50/ per \$1000</b>

## Miscellaneous Business Checking Fees

The following fees apply to Simple, Advantage and Prestige Business Checking Accounts.

Return Item (Item Redeposited)	<b>\$6.00</b>
Non-Sufficient Funds (NSF) & ACH	<b>\$35.00</b>
Returned Cancelled Drafts Service	<b>\$.15/item</b>
Stop Payment	<b>\$28.00</b>
ATM Card/Debit Card Fee for new cards	<b>\$5.00</b>

## Miscellaneous Fees

Money Orders (up to \$1,000.00)	<b>\$2.00</b>
Overdraft Collection Account	<b>\$28.00</b>
OnPath In Lieu Of Check (Third Party)	<b>\$15.00</b>
Returned Statement <i>Reimbursed if member signs up for e-statements.</i>	<b>\$10.00</b>
Research Fee <span style="float: right;"><i>per hour fee</i></span>	<b>\$25.00</b>
Photo Copy of Item	<b>\$5.00</b>
Cut Off Statement Copy	<b>\$5.00</b>
Bill Payer Service	<b>NO FEE</b>
Garnishment/Tax Levy	<b>\$50.00</b>
Dormant Share Account	<b>\$5.00</b>
Dormant Account Sent to State (Escheatment)	<b>\$50.00</b>
Returned Mail/Change of Address	<b>\$10.00</b>
Verification of Deposit	<b>\$10.00</b>

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**

