

## Fee Schedule

Members must maintain a minimum of \$5.00 par value of a 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 August 1, 2023. This schedule is incorporated as part of your account agreement with OnPath Federal Credit Union.

### Share / Savings Account Fees

Excessive Branch Withdrawal (After 3 free per month from your savings account)	<b>\$5.00</b>
Non-Sufficient Funds (NSF)*	<b>\$32.00</b>
Collection Items	<b>\$28.00</b>
Incoming Domestic Wire Fee	<b>\$10.00</b>
Incoming International Wire Fee	<b>\$15.00</b>
Outgoing Domestic Wire Fee	<b>\$20.00</b>
Outgoing International Wire Fee	<b>\$50.00</b>
Temporary Checks	<b>\$5.00</b>
Certified Checks	<b>\$10.00</b>
Deposited Item Returned	<b>\$10 / return</b>
Check Cashing (Applies when member either has less than \$100 on deposit or does not have an OnPath FCU Share Draft/Checking Account or Direct Deposit)	<b>\$5.00</b>
Non Member Check Cashing Assessed per check	<b>\$7.00</b>
Christmas Club Early Withdrawal (Club funds are automatically transferred to share)	<b>\$10.00</b>
IRA Annual Maintenance Fee ( per IRA)	<b>\$10.00</b>
Paper Statements	<b>\$2.00</b>

\*Members are permitted 6 electrotonic 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

### Debit 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 Replacement Cards	<b>\$15.00</b>
Expedited Card Fee	<b>\$50.00</b>

### Share Draft / Checking Fees

Non-Sufficient Funds (NSF)	<b>\$32.00</b>
Courtesy Pay/Overdraft Item	<b>\$32.00</b>
Overdraft Protection Transfer	<b>\$3.00</b>
OnPath FCU Forward Checking Monthly Fee**	<b>\$6.95</b>
OnPath FCU Rise Checking Monthly Fee	<b>\$10.00</b>
Stop Payment	<b>\$32.00</b>

### Money Master Fees

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

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

\*\*Waived if average daily balance is \$500 or greater per statement cycle.

### 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 with Average Daily Balance of \$250	<b>NO FEE</b>
Monthly Service Fee with Average Daily Balance Less Than \$250	<b>\$10.00</b>

### Advantage Business Checking Account

Monthly Service Fee with Average Daily Balance of \$2500	<b>NO FEE</b>
Monthly Service Fee with Average Daily Balance less than \$2500	<b>\$10.00</b>
Up to 250 Transactions Per Month	<b>NO FEE</b>
Transaction Over the Max of 250 Per Month	<b>\$0.25/transaction</b>
Monthly Cash Deposits Under \$5,000	<b>NO FEE</b>
Monthly Cash Deposits Over \$5,000	<b>\$1.50/per \$1000</b>

### Miscellaneous Business Checking Fees

Deposited Item Returned	<b>\$10 / return</b>
Non-Sufficient Funds (NSF)	<b>\$32.00</b>
Returned Cancelled Drafts Service	<b>\$0.15/item</b>
Stop Payment	<b>\$32.00</b>
ATM Card/Debit Card Fee for Replacement Cards	<b>\$5.00</b>
Expedited Card Fee	<b>\$50.00</b>
Courtesy Pay / Overdraft	<b>\$32.00</b>

### Miscellaneous Fees

Money Orders (up to \$1,000)	<b>\$2.00</b>
Overdraft Collection Account	<b>\$20.00</b>
OnPath In Lieu Of Check (Third Party)	<b>\$15.00</b>
Returned Statement (Reimbursed if member signs up for e-statements.)	<b>\$10.00</b>
Research Fee (per hour fee)	<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>
Deposited Item Returned / Returned Loan Payment	<b>\$10.00</b>
Stop Payment / Official Check Stop Payment	<b>\$32.00</b>