

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 September 1, 2024. This schedule is incorporated as part of your account agreement with OnPath Federal Credit Union.

Miscellaneous Account Fees

Non-Sufficient Funds (NSF)*	\$32.00
Incoming Domestic Wire Fee	\$10.00
Incoming International Wire Fee	\$15.00
Outgoing Domestic Wire Fee	\$20.00
Outgoing International Wire Fee	\$50.00
Temporary Checks (8 checks provided)	\$5.00
Cashier Checks	\$10.00
Deposited Item Returned / Returned Loan Payment	\$10 / return
Check Cashing <small>Applies when member either has less than \$100 on deposit or does not have an OnPath FCU Share Draft/Checking Account or Direct Deposit</small>	\$5.00
Non Member Check Cashing Assessed per Check	\$7.00
Christmas Club Early Withdrawal <small>(Club funds are automatically transferred to share)</small>	\$10.00
IRA Annual Maintenance Fee <small>(per IRA)</small>	\$10.00
Money Orders (up to \$1,000)	\$2.00
Collection Account	\$28.00
Non-Member Cashiers Check	\$25.00
Research/Account Reconciliation Fee <small>(per hour fee)</small>	\$10.00
Photo Copy of Item	\$5.00
Statement Print Out	\$5.00
Bill Payer Service	NO FEE
Garnishment/Tax Levy/Legal Process	\$50.00
Dormant Share Account	\$5.00
Dormant Account Sent to State (Escheatment)	\$50.00
Returned Mail	\$5.00
Stop Payment/Stop Payment of Cashier Checks	\$32.00
Paper Statements	\$2.00

Organizational Club Checking

Monthly Service Fee with Average Daily Balance of \$250	NO FEE
Monthly Service Fee with Average Daily Balance Less Than \$250	\$10.00

Advantage Business Checking Account

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

Share Draft / Checking Fees

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

Money Market Fees

Share Draft Transfer (Overdraft Protection)	\$15.00
Excessive Withdrawals (After 3/Month)	\$10.00

Debit Card Fees

ATM & Access Card Inquiry or Withdrawal (OnPath Network)	NO FEE
ATM & Access Card Balance Inquiry (Non OnPath Network)	\$3.00
ATM & Access Card Withdrawal (Non OnPath Network)	\$3.00
ATM Card/Debit Card Fee for Replacement Cards	\$15.00
Expedited Card Fee	\$50.00

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

*You may be assessed multiple NSF fees for the same item if the transmitting institution requests that the item be re-presented for payment and funds are unavailable to cover the representation.

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

