

STAR USA FEDERAL CREDIT UNION

Fee Policy *

Returned checks.....\$27.00	Overnight Fees UPS.....\$18.00
Wires – Outgoing.....\$20.00	Overnight Fees UPS Saturday\$24.00
Incoming.....\$5.00	2 nd Day Priority Mail Postal Service\$6.00
International Wires - Outgoing.....\$45.00	Carfax history \$15.00
Incoming.....\$25.00	with auto loan – title check.....FREE
Money Orders.....\$2.50	Star Online PC AccessFREE
Cashiers Check to Third Party.....\$5.00	Star Online PC Access/Bill PmtFREE
Counter Checks.....\$2.00 per page	Bill Payment Fee Overdraft\$27.00
Verbal Telephone Transfer.....\$5.00	Draft stop payment fee.....\$25.00 per item (\$100.00 for complete book)
Excess Share Withdrawal Fee.....\$5.00 per withdrawal in excess of 4 per month (Transfers do not count as withdrawals.)	Courtesy Pay Fee (If service used).....\$27.00 per item
Stale Check Fee.....\$25.00	Safety Deposit Box Fees.....\$17.00 5x5
Outstanding Checks over 180 days, open account – void/redeposit	\$18.00 3x10
Returned Check Deposited.....\$15.00	\$25.00 5x10
*Overdraft Protection Transfer Fee.....\$5.00	\$40.00 10x10
Outgoing Faxes.....\$2.00	Safety Deposit Box Replacement Key.....\$35.00
Telephone Balance Inquiry.....\$1.00	Safety Deposit Box Re-drilled\$125.00
Account Printout.....\$1.00 per page	Safety Deposit Box Lock Changed\$100.00
*Account Balancing Fee.....\$10.00 per hour	Bad Address/Undeliverable Mail\$5.00 per month
Inactive Savings Account Fee.....\$5.00 per month on account balances of \$350.00 or less. No activity for 12 months.	Non-Member Notary\$10.00
Inactive Checking Account Fee.....\$5.00 per month on account balances of \$100.00 or less. No activity for 12 months.	Account Verification Fee\$25.00 (Requests for written verification of account information from other institutions or agencies, including Loan payoffs.)
Share Draft Account Closure Fee.....\$35.00	
Debit Card Replacement Fee\$5.00	
ACH insufficient funds.....\$27.00	*Loan, Share, and Share Draft fees are covered in their appropriate policies.
ACH origination.....\$5.00	*All fees may be changed at the President’s discretion.
ACH stop payment.....\$25.00	
Account Research.....\$25.00 per hour	
Legal Process.....\$75.00 per IRS Levy, State Levy, Suggestion, Initial Garnishment	