

# STAR USA FEDERAL CREDIT UNION

## Fee Policy \*

<p>Returned checks.....\$27.00</p> <p>Wires – Outgoing.....\$20.00 Incoming.....\$5.00</p> <p>International Wires - Outgoing.....\$45.00 Incoming.....\$25.00</p> <p>Money Orders.....\$2.50</p> <p>Cashiers Check to Third Party.....\$5.00</p> <p>Counter Checks.....\$2.00 per page</p> <p>Verbal Telephone Transfer.....\$5.00</p> <p>Excess Share Withdrawal Fee.....\$5.00 per withdrawal in excess of 4 per month (Transfers do not count as withdrawals.)</p> <p>Stale Check Fee.....\$25.00</p> <p>Outstanding Checks over 180 days, open account – void/redeposit</p> <p>Returned Check Deposited.....\$15.00</p> <p>*Overdraft Protection Transfer Fee.....\$5.00</p> <p>Outgoing Faxes.....\$2.00</p> <p>Telephone Balance Inquiry.....\$1.00</p> <p>Account Printout.....\$1.00 per page</p> <p>*Account Balancing Fee.....\$10.00 per hour</p> <p>Inactive Savings Account Fee.....\$5.00 per month on account balances of \$350.00 or less. No activity for 12 months.</p> <p>Inactive Checking Account Fee.....\$5.00 per month on account balances of \$100.00 or less. No activity for 12 months.</p> <p>Share Draft Account Closure Fee.....\$35.00</p> <p>Debit Card Replacement Fee .....\$5.00</p> <p>ACH insufficient funds.....\$27.00</p> <p>ACH origination.....\$5.00</p> <p>ACH stop payment.....\$25.00</p> <p>Account Research.....\$25.00 per hour</p> <p>Legal Process.....\$75.00 per IRS Levy, State Levy, Suggestion, Initial Garnishment</p> <p>Overnight Fees UPS.....\$18.00</p>	<p>Overnight Fees UPS Saturday .....\$24.00</p> <p>2<sup>nd</sup> Day Priority Mail Postal Service .....\$6.00</p> <p>Carfax history ..... \$15.00 with auto loan – title check.....FREE</p> <p>Star Online PC Access .....FREE</p> <p>Star Online PC Access/Bill Pmt .....FREE</p> <p>Bill Payment Fee Overdraft .....\$27.00</p> <p>Draft stop payment fee.....\$25.00 per item (\$100.00 for complete book)</p> <p>Courtesy Pay Fee (If service used).....\$27.00 per item</p> <p>Safety Deposit Box Fees.....\$17.00 5x5 \$18.00 3x10 \$25.00 5x10 \$40.00 10x10</p> <p>Safety Deposit Box Replacement Key.....\$35.00</p> <p>Safety Deposit Box Re-drilled .....\$125.00</p> <p>Safety Deposit Box Lock Changed .....\$100.00</p> <p>Bad Address/Undeliverable Mail .....\$5.00 per month</p> <p>Non-Member Notary .....\$10.00</p> <p>Account Verification Fee .....\$25.00 (Requests for written verification of account information from other institutions or agencies, including Loan payoffs.)</p> <p>Dormant Locator.....\$.85</p> <p>Share Draft Check Copies.....\$1.00 per check after five</p> <p>Statement Copy.....\$1.00 per page</p> <p>Check Cashing fees.....\$3.50 with share Draft and no matching funds **\$5.00 with share and no matching funds.</p> <p>Non-member check cashing fee.....**\$15.00 **Must be US Treasury or Certified Payroll Check to cash **</p> <p>Check-by-phone.....\$5.00 per call</p> <p>Paper Statement Fee.....\$1.00 per statement</p> <p>*Loan, Share, and Share Draft fees are covered in their appropriate policies.</p> <p>*All fees may be changed at the President's discretion.</p>
--	---