



**SCHEDULE OF FEES**  
Effective January 1, 2016

ACCOUNT FEES

Account Opening/Closing	Free
Account Reconciliation	\$20.00 per hour
ATM/Debit Card Replacements	
- Other than fraud/renewals	\$10.00
- RUSH orders	\$62.00
ATM Deposits & Point of Sale (POS)	Free
ATM Usage at non-Ontario Shores FCU ATM's (after the free transactions)	\$.85 per transaction
Bill Pay Service	Free
Certified Check	\$5.00
Check Printing	Varies with style.
Corporate Teller Check	
- First two checks per day	Free
- Additional checks, same day	\$1.00 per check
Deposited Items, Returned	
- Domestic & ATM	\$10.00 per item
- Foreign & foreign ATM	\$15.00 per item
Dormant Account	
- Per month, after 30 months inactivity	\$5.00 per month
Electronic Statements	Free
Insufficient Funds Fee (NSF)	
- Checks, electronic debits or ACH items	\$20.00 per item
Legal Action, Restraining Orders and Levies	\$20.00
Letter of Protest	\$10.00
Money Market Accounts, Over Limit Transactions, per Month	\$5.00 per item
Money Orders	\$1.00 per item
Notary Service	Free
Overdraft Loan Advance (automated)	\$5.00 per advance
Sharedraft Copy	
- Less than 1 year old	\$2.00 per item
- Over 1 year old	\$6.00 per item
Statement Copies	\$.50 per page
Stop Payments	
- Member checks, ACH and Bill Pay items	\$5.00 per item
- Teller checks, and Money Orders	\$10.00 per item
VISA Card Replacements	
- Other than fraud/renewals	\$10.00
- RUSH orders	\$25.00
Western Union Funds Transfer	
- Domestic	\$20.00
- International	\$45.00
Wire Transfers Outgoing	
- Domestic	\$12.00
- International	\$40.00
Wire Transfers Incoming	Free

ALL FEES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE