

**Ohio's First Class Credit Union
Fees and Charges Table
Effective January 1, 2019**

CONSUMER LOANS		VISA CREDIT CARD	
Loan Application Fee	N/C	Annual Fee	N/C
<i>(Disapproved applicants who reapply within 90 days are subject to a fee.)</i>		<i>Return check for Visa payment</i>	<i>Up to</i> \$30
<i>Copies of any loan document</i>	\$30	Pay by Phone Fee	\$10
Loan Processing Fee -Collateral Loans	N/C	<i>Visa statement copy</i>	\$10/mo.
Loan Processing Fee -Loans with no collateral	\$25	<i>Additional cards/Reissue of lost card</i>	\$10/card
Happy Birthday Loan -Reopen Account Fee	\$50	<i>Mandatory card pick up</i>	\$65 each
Late Charge	See Loan Docs	<i>- Delinquent or Over Limit</i>	
Ohio Title and Recording Fees	Set by County	Late Payment fee (10 day grace period)	\$20
Title Fee	Set by County	Draft retrieval fee	\$15
Lien Filing Fee	Set by County	Card rush fee (two business day processing)	\$30/card
Memorandum Copy of Title Fee	Set by County		
Duplicate Title Fee and Memorandum Title	Set by County	Stop Payment Fee	\$30
Stop Payment of Loan Check - first 10 days**	\$25 per item	First return check fee-Convenience Check	\$25
Stop Payment of Loan Check after 10 days**	N/C	Additional return fee- Convenience Check	\$35
<i>**Affidavit and Claim form must be completed by member and notarized.**</i>			
		MORTGAGE LOANS-product discontinued 05/2017	
ACH Origination Loan Payment-One Time	\$10/item	Lien Subordination Fee	\$25
ACH Origination - Loan Payment Recurring	N/C	HELOC Annual Fee (Over Draw Period)	\$75
Loan account Reconciliation	\$25/hour	HELOC Check Fees: First Pack	N/C
Online Banking	N/C	-Additional Packs	Cost
Mobile Banking	N/C	-Written Under Minimum	\$25
Remote Deposit - 3pm Cut Off	N/C	-NSF	\$30
- Reg CC Holds Could Apply	N/C	-Over Limit Fee	\$25
E-Statement	N/C	-Stop Payment	\$25
Shared Branching Fee	N/C	-Draft Copy	\$25
Verification of Loan History (Initial one-Free)	\$10	<i>Late Payment fee (10 day grace period)</i>	\$30
		<i>Third party Pay Off Request Fee</i>	\$10

Please note - Life Happens Loan applications are only good for fourteen (14) days after submitted.

 <p>ASI American Share Insurance</p>	<p>Your deposits are insured to \$250,000 per account.</p>
<p>This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.</p>	

SHARE (SAVINGS) ACCOUNT FEES		SHARE DRAFT (CHECKING) ACCOUNT FEES	
Share Withdrawal Fee (greater than 10 per quarter)	\$5	Monthly Maintenance Fee	\$5 per month
Overdraft Transfer	\$3 per transfer	<i>(Fee will be waived if a \$200 daily minimum balance is maintained in your share draft account, or \$500 daily balance is maintain in your share account, or a minimum direct deposit of \$500 per month via ACH or Check Payroll)</i>	
Insufficient Funds Fee (NSF)	\$30 per item		
Reopen Closed Account Fee (Share Type A and 8)	\$50		
*Account Transfer Fee (New Number)	\$150		
**Account Transfer (Second New Number)	\$300	Monthly Maintenance Fee-2nd Chance Checking	\$15 per month
Return Deposit Check Fee	\$30	Check Orders (Check Printing Charge)	Varies
Operator Assistance (Account Information)	\$3	Overdraft Transfer Fee	\$3 per transfer
Stop Payment Fee-OFCCU Official Check	\$25	Non Sufficient Funds Fee	\$30 per item
Account History (computer generated)	\$5 per page	Overdraft Advance Fee	\$30 per item
Return Mail Fee	\$5 per statement	Account history -computer generated	\$5 per page
Statement Copy	\$10 per month	Statement Copy	\$10 per month
Federal Reg D (withdrawals greater than 6 per month)	\$20 per item	Account Reconciliation	\$25 per hour
Inactivity Account Fee (less than \$300/no activity for 1yr)	\$5 per month	Share Draft Copies	\$3 per item
Account verification on OFCCU letterhead	\$7.50 per letter	Stop Payment Fee	\$25 per item/series
Outgoing wire fee	\$25	Collection Fee (NSF's Share Draft)	\$15 per item
ACH Origination Shares-One Time	\$15 per item	Account Transfer Fee	*See Share Fee*
ACH Origination - Recurring	N/C	Return Deposit Check Fee	\$30
Account Reconciliation	\$25 per hour	Online Banking	N/C
Online Banking	N/C	E-Statement	N/C
Mobile Banking	N/C	Mobile Banking	N/C
Remote Deposit - 3pm Cut Off-Reg CC Holds Could Apply	N/C	Remote Deposit - 3pm Cut Off-Reg CC Holds Could Apply	N/C
E-Statement	N/C	Check Free -Bill Pay	N/C
Card Valet	N/C	Shared Branching Fee	N/C
Shared Branching Fee	N/C		
Verification of Deposit (Initial request-Free)	\$10	OTHER SERVICES (Applicable to All Accounts)	
CLUB ACCOUNT FEES		Visa Gift Card (\$10 - \$1,000)	\$3 each
Early Withdrawal Fee		Money Orders (up to \$1,000)	\$2 each
Christmas Club (11/01-12/31 N/C)	\$25 per withdrawal	Check Cashing Fee:	\$5 per item
Travel Club (06/01-07/31 N/C)	\$25 per withdrawal	Subpoena Fee	\$25 per hour
		Notary Service	N/C
RELOADABLE VISA DEBIT CARD		Daily Cash Withdrawal Limit	\$1,500
Plastic Card	\$5	<i>To request larger amounts in cash, we must have at least a 24-hour advance notice. To make a request, call Member Services at the Main Office (216) 241-1088 Ext.202</i>	
Maximum Balance per Day	\$5,000		
Reload Fee	\$0.50		
Other Fees apply	refer to disclosure	ATM Card -ATM Withdrawal	\$500/Day
ATM DEBIT CARD		Debit Card - ATM Withdrawal	\$500/Day
Damage (worn) Replacement Card	N/C	Debit Card -Point of Sale Transaction (POS)	\$800/Day
Compromised Card	N/C	2nd Chance Checking - Debit Card - ATM Withdrawal	\$200/Day
Lost Card (new card number)	\$10	2nd Chance Checking - Debit Card - Point of Sale (POS)	\$400/Day
Six (6) ATM Withdrawals Per Month	N/C	Counter Checks	\$3 each
ATM Withdrawal Fee	\$3	<i>ATM Deposit - Cash or Checks</i>	\$200 next business day
POS Transaction Fee	N/C		Balance 7 days
Overdrawn Account Fee Per Transaction (if you opted in)	\$30	<i>Shared Branching Check Deposit (No Hold on Cash)</i>	\$200 next business day
Overdraft Transfer Fee	\$3		Balance 7 days

Please Note - Share Draft accounts with a negative balance for thirty (30) days will be closed

Please Note - Share Draft accounts that are charged a maintenance fee and have no activity for three (3) months will be closed