

**OCEAN SPRAY EMPLOYEES FEDERAL CREDIT UNION**  
**SCHEDULE OF FEES/ EFFECTIVE JULY 17, 2017**

BILLPAYER	FREE		
HOME BANKING/VIRTUAL BRANCH	FREE (online check copies-free)		
NSF FEE/ OVERDRAWN ACCOUNT	\$5.00		
RETURNED CHECKS/ SHARE DRAFT/ACH	\$30.00		
TRANSFER TO COVER OVERDRAFT	\$2.00		
STOP PAYMENT CHECK OR ACH	\$25.00		
DUPLICATE STATEMENT	\$5.00		
CURRENT MONTHLY ACTIVITY STATEMENT	\$2.00		
RECONCILIATION SERVICE	\$20.00 PER HOUR		
COPY OF CHECK MAILED OR FAXED	\$3.00		
COPY OF CHECK (OLDER THAN 2 YEARS)	\$5.00 EACH		
OFFICIAL BANK CHECK	1 FREE PER DAY \$2.00 EACH ADD'L CK		
CHECK CASHING (for non members)	\$5.00 for any check \$100.00 and over		
<u>ATM CARD SERVICES</u>			
P.O.S. TRANSACTIONS	FREE		
LOST DEBIT CARD REPLACEMENT FEE	\$15.00		
DEBIT CARD RUSH DELIVERY FEE	\$60.00 rush or \$75.00 overnight		
<u>VISA CREDIT CARD</u>			
ANNUAL FEE	\$10.00		
LATE FEE	\$15.00		
RETURNED CHECK FEE	\$20.00		
CARD RE-ISSUE FEE	\$10.00		
<u>CHECKS</u>			
MONEY ORDERS	\$1.00		
VISA GIFT CARDS	\$3.95		
<u>MISCELLANEOUS FEES</u>			
SKIP-A-PAYMENT (Loans)	\$25.00		
DOMESTIC WIRE	\$20.00		
FOREIGN WIRE	\$55.00		
ACCOUNT RESEARCH	\$20.00 PER HOUR		
<u>IRA TRANSFER TO ANOTHER FINANCIAL INSTITUTION</u>	\$25.00		
TAX LEVIES	\$50.00		
DORMANT ACCT FEE	\$50.00		
<i>ASSESED PRIOR TO SENDING TO STATE</i>			
<b>PLEASE NOTE:</b> Direct costs resulting from members special inquiry requests may be passed on to member at par.			