

# Member Fee Schedule

Effective July 15, 2011



[www.freedom.coop](http://www.freedom.coop)

800-821-0160



#63 Rev. 5/11



# Member Fee Schedule

Effective July 15, 2011

## FEES APPLICABLE TO ALL ACCOUNTS

| DESCRIPTION   | SEE       |
|---|-----------|
| Returned Items Drawn on Other Financial Institutions -  |           |
| Not Written by Member, <i>per item</i> .....\$          | 5.15      |
| Written by Member, <i>per item</i> .....                | 25.00     |
| Copies -  |           |
| Drafts (after six free), <i>per draft</i> .....         | 8.00      |
| Statements, <i>per statement</i> .....                  | 12.00     |
| Electronic Statements & Draft Copies.....               | No Charge |
| Home Banking .....                                      | No Charge |
| Dormant Fee (12 mos inactivity), <i>per month</i> ..... | 2.00      |
| Abandoned Property, <i>when escheated</i> .....         | 30.00     |
| EFT Direct Payment Returns, <i>per item</i> .....       | 25.00     |
| EFT Stop Payment, <i>per item</i> .....                 | 20.00     |
| Levy, <i>per levy</i> .....                             | 25.00     |
| ATM/Debit Card Overdrafts, <i>per item</i> .....        | 25.00     |
| Account Research, <i>per hour</i> .....                 | 25.00     |
| Wire Transfer -   |           |
| Domestic, <i>per transfer</i> .....                     | 20.00     |
| Foreign, <i>per transfer</i> .....                      | 40.00     |
| Audio Response (Memberline) .....                       | No Charge |
| Canadian Item Processing Fee .....                      | 5.00      |

## CHECKING ACCOUNT

|  |           |
|--|-----------|
| Overdraft Transfer (from shares),<br><i>per transfer</i> .....     | \$ 7.00   |
| Insufficient Funds, <i>per item</i> .....                          | 25.00     |
| Member Privilege Overdraft, <i>per item</i> .....                  | 25.00     |
| Account Activity <i>per printout</i> .....                         | 2.00      |
| Bill Payer .....   | No Charge |
| Stop Payment, <i>per item</i> .....                                | 20.00     |
| Stop Payment - EFT, <i>per item</i> .....                          | 20.00     |
| Over-the-counter Checks, <i>per sheet of 4</i> .....               | 1.00      |
| Freedom NOW Checking   |           |
| Low Balance Fee (below \$2,500),<br><i>per month</i> .....         | 10.00     |
| Discontinuance of Direct Deposit,<br><i>per month</i> .....        | 10.00     |
| Point of Sale requirement not fulfilled,<br><i>per month</i> ..... | 10.00     |
| Make-It-Mine Debit Card  |           |
| New .....  | 10.00     |
| Replacement .....  | 25.00     |

## MONEY MARKET ACCOUNT

|   |       |
|---|-------|
| Low Balance Fee (below \$2,000), <i>per month</i> .....\$ | 10.00 |
| Excess Transaction Fee.....                               | 5.00  |
| <i>(in excess of 6 per month)</i>                         |       |

## CLUB ACCOUNT

|   |          |
|---|----------|
| Early Withdrawal Fee for each .....       | \$ 10.00 |
| <i>withdrawal before end of club year</i> |          |

## ATM

|   |           |
|---|-----------|
| Withdrawals .....   | \$ No Fee |
| Balance Inquiry .....   | No Fee    |
| Replace Lost ATM Card, <i>per card</i> .....                                  | 25.00     |
| Replace Lost Debit Card, <i>per card</i> .....                                | 25.00     |
| Transactions Over 12 at foreign ATMs,<br><i>per transaction over 12</i> ..... | 1.00      |

## SAFE DEPOSIT

|                      |          |
|----------------------|----------|
| Lost Key .....       | \$ 10.00 |
| Box Drilling.....    | 125.00   |
| Safe Deposit Boxes - |          |
| Size                 |          |
| 3 X 5 .....          | 25.00    |
| 5 X 5 .....          | 30.00    |
| 3 X 10.....          | 40.00    |
| 5 X 10.....          | 50.00    |
| 10 X 10 .....        | 70.00    |

## OTHER

|                                       |         |
|---------------------------------------|---------|
| Money Order, <i>per item</i> .....    | \$ 0.50 |
| Traveler's Checks                     |         |
| Traveler's Checks for Two .....       | .50/100 |
| Early Closeout Fee for New Accounts - |         |
| Closed Within 60 Days .....           | 25.00   |
| Faxes/Copies - Local .....            | 1.00    |
| - Non Local.....                      | 2.00    |
| Certified Check.....                  | 3.00    |
| Notary ( <i>non-member</i> ) .....    | 1.25    |
| Tax Form Reissuance .....             | 3.00    |
| Medallion Stamp .....                 | 10.00   |
| Mortgage Discharge Reissuance.....    | 25.00   |
| Money H.Q., <i>monthly</i> .....      | 4.95    |
| ID Theft, <i>monthly</i> .....        | 8.95    |

