

Member Fee Schedule

Effective May 1, 2010



www.freedom.coop

800-821-0160



#63 Rev. 2/10



Member Fee Schedule

Effective May 1, 2010

FEES APPLICABLE TO ALL ACCOUNTS

DESCRIPTION	FEE
Returned Items Drawn on Other Financial Institutions -	
Not Written by Member, <i>per item</i>\$	4.80
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),	
<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 - ACH, <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),	
<i>per month</i>	10.00
Discontinuance of Direct Deposit,	
<i>per month</i>	10.00
Point of Sale requirement not fulfilled,	
<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
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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,	
<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 Two50/100
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

