

LINK FCU 2017 FEE DISCLOSURE

SHARE SAVINGS ACCOUNTS		VISA CREDIT CARD	
New Member Deposit	\$ 5.00	Statement Copy Fee	\$5.00/Month
Inactive/Dormant <i>** No activity for 9 months and balance less than \$250</i>	\$5.00/Month	Sales Copy Charge	\$25.00
		Replacement Card	\$5.00
		Late Payment	5% of late payment max \$25.00
Reg D Violation <i>**6 transactions allowed per month</i>	6.00/Month	Charge back fee <i>(**in the event that the card is not stolen)</i>	\$25.00
MONEYWORKS ACCOUNT		LOAN ACCOUNTS	
Low Balance Fee <i>**Average daily balance required \$2,500</i>	\$15.00/Month	Late Payment	\$ 25.00
		Loan Modifications	\$ 50.00
		Skip Payment Fee	\$ 35.00
		CPI Placement	\$ 50.00
SHARE DRAFT ACCOUNTS		OTHER FEES	
Regular Checking <i>**If under age 25 or 55 and older **If using home banking with e-statements, bill payment, and maintain an average balance of \$500/month</i>	\$5.00/Month No Monthly Fee No Monthly Fee	Money Order/Cashier's Check	\$ 2.50
		Check Cashing Fee (non members)	\$ 10.00
		Statement Copy	\$5.00/Month
		Bad Address Fee	\$5.00/Month
		Account Reopen Fee <i>**due to separation, divorce, etc</i>	\$ 5.00
		Stop Payment	\$ 30.00
Second Chance Checking <i>**Checking option if there are collection items on credit bureau. No debit card or remote deposit capture for 6 months</i>	\$10.00/Month	NSF/OOPS fee	\$ 35.00
		NSF deposit charge	\$ 30.00
		Overdraft Transfer	\$ 5.00
		Home banking without e-statements	\$5.00/Month
		Outgoing wire	\$ 25.00
		Incoming wire	\$ 10.00
		International wire	\$ 50.00
		Early Christmas Club withdrawals	\$ 10.00
		Verification of Deposit	\$ 10.00
OTHER SHARE DRAFT FEES		Legal attachments, garnishments,	\$ 30.00
Draft Copy	\$ 1.00	Tax Levies	
Inactive/Dormant Fee <i>** No activity for 9 months and balance less than \$250</i>	\$5.00/Month	Statement Reconciliation/Research	\$ 30.00
		Phone/Online Loan Payments	\$ 3.00
OOPS reinstatement fee (after opting out)	\$ 50.00		
Bill payment reactivation due to NSF items	\$ 30.00		
MASTERCARD DEBIT CARD			
Replacement Card	\$ 5.00		
Reinstatement with no opt-in on file	\$ 10.00		