

# LINK FCU 2018 FEE DISCLOSURE

SHARE SAVINGS ACCOUNTS	LOAN ACCOUNTS
Membership Share Deposit \$ 5.00 <i>(Minimum Account Balance)</i> Excess Withdrawal Fee \$6.00/Month <i>**6 transactions allowed per month</i> Christmas Club Early Withdrawal Fee \$ 10.00 Inactive/Dormant \$5.00/Month <i>**No activity for 9 months and balance less than \$250</i>	Late Payment \$ 25.00 Loan Modifications \$ 25.00 Skip Payment \$ 35.00 <i>**Closed end loans only, must have proof of insurance on auto loans, limit 2 per rolling calendar year</i> CPI Insurance Placement \$ 50.00
MONEYWORKS ACCOUNT	MISCELLANEOUS FEES
Low Balance Fee \$10.00/Month <i>**Average daily balance required \$2,500</i>	Money Order \$ 1.00 Cashier's Check \$ 5.00 Bad Address Fee \$ 5.00 Outgoing wire \$ 25.00 International wire \$ 50.00 Incoming wire \$ 10.00 Check Cashing fee (non members) \$ 10.00 NSF Deposit Fee \$ 15.00 Legal Attachments, Garnishments, \$ 30.00 Tax Levies \$ 50.00 Phone/Online Loan Payments \$ 3.00
SHARE DRAFT ACCOUNTS	Ways to Avoid (or Reduce) Fees
Monthly Service Charge None Second Chance Checking \$10.00/Month <i>**Checking option if there are collection items on credit bureau. No debit card or remote deposit capture for 6 months.</i> Share Draft Copy \$ 2.00 Counter Checks (pack of 5) \$ 2.50 Overdraft Transfer from Savings \$ 5.00 OOPS Fee (Courtesy Pay) -over \$5 Negative \$ 35.00 Insufficient Funds Fee \$ 35.00 Stop Payment \$ 35.00 Printed Statement Fee \$5.00/Month e-Statements Free Account Reconciliation (per hour) \$ 25.00	<p style="text-align: center;"><b>Ways to Avoid (or Reduce) Fees</b></p> <p><b>Membership Share Pledge</b> This is not a charge, it is your money!</p> <p><b>Excess Withdrawal Fee</b> Unlimited FREE transactions in Draft and Club accounts</p> <p><b>Printed Statement Fee</b> Use Free e-Statements</p> <p><b>Share Draft Copies</b> Free Online</p> <p><b>Overdraft/OOPS Fee</b> Transfer online, use our remote deposit capture, or set up alerts for low balance on home banking</p> <p><b>Stop payments</b> Place the stop online and the fee is only \$10</p> <p><b>Money orders &amp; cashier's checks</b> Online bill pay is FREE!</p> <p><b>Bad Address Fee</b> Change your contact information through our home banking!</p> <p><b>Check Cashing Fee</b> Fee charged to non-members only!</p>
MASTERCARD DEBIT	
Replacement Cards \$ 5.00 Reinstatement with no opt-in on file \$ 10.00 Out of Network Fees None Chargeback Fee (in the event the card is not stol) \$ 25.00	
VISA CREDIT CARD	
Late Fee 5% of late payment max \$25 Chargeback Fee (in the event the card is not stol) \$ 25.00 Replacement Card \$ 5.00 Returned Payment Fee \$ 25.00 Statement Copy Fee \$ 5.00 Foreign Transactions 1.00%	