



## Rate and Fee Schedule Effective March 1, 2016

### Credit Union Membership Fee

Membership fee, your share of ownership in the credit union **Priceless!**

### ATM/Debit Card Fees

VISA® Debit/ATM Card issue fee	<b>Free!</b>
VISA® Debit/ATM Card purchase/POS transaction	<b>Free!</b>
VISA® Foreign Currency Transaction fee	None
VISA® Debit/ATM Card replacement fee	\$ 5.00/card
VISA® Debit/ATM Card PIN replacement fee	\$ 5.00/PIN
VISA® Debit/ATM Card Next Day Rush Delivery	\$ 30.00
VISA® Debit/ATM Card PIN Next Day Rush Delivery	\$ 18.00
VISA® Debit/ATM Card International Rush Delivery*	Quoted Upon Request

When using a foreign ATM (not owned/operated by FedStar CU or AggieLand Credit Union), you may be charged a fee by the ATM operator or any network used to complete the transaction. You may also be charged a fee at a foreign ATM for a balance inquiry even if you do not complete a funds transfer.

### Credit Card Fees

VISA® Classic, Gold and Platinum Annual fee	<b>No Annual Fee!</b>
VISA® Classic, Gold and Platinum Late fee, after 10 days, up to	\$ 30.00
VISA® Foreign Currency Transaction fee	None
Credit Card Replacement fee, standard delivery	\$ 5.00
Credit Card Statement copy	\$ 3.00
Rush 2 Day VISA® Credit Card Replacement fee	\$ 62.00
Cash Advance fee, normal interest rates apply	<b>Free!</b>
Payment made through <a href="http://www.gotomycard.com">www.gotomycard.com</a>	<b>Free!</b>
Payments made through Vantiv Card Processing (operator assisted)	\$10.00

### Share/Share Draft Checking Fees

Share Draft Checking monthly service fee	<b>Free!</b>
Automatic Draft (from checking or savings)	<b>Free!</b>
Stop payment fee, each event (item or sequence of numbers)	\$ 32.00
Overdraft Protection fee, each (Safe and Sure program transfer from savings to checking to cover share drafts, ACH, ATM/Debit card withdrawals)	\$ 5.00
Account Inactivity Fee (no account activity for two years)	\$ 25.00
Close Account fee within 3 months of Account opening	\$ 10.00
Overdrawn Account fee, each item	\$ 32.00
Uncollected/Reg. D Violation (dishonored and returned check fee, each item)	\$ 32.00
Kiting Return Check fee, each item	\$ 32.00
NSF Check fee, each item	\$ 32.00
Check Image Copy Fee	\$ 3.00
Temporary Checks (4 minimum)	\$ 2.00/4
Courtesy Pay fees for overdraft items by check, ACH, ATM, POS, each item	\$ 32.00
Third Party Return Check Fee	\$ 10.00

### Miscellaneous Fees

Home Banking, including check image viewing	<b>Free!</b>
E-Statements	<b>Free!</b>
Paper Statements, per statement*	\$ 3.00*
<i>*Effective after July 1, 2016</i>	
Online Bill Pay Services, this is a usage based service (minimum usage at least once a month)	<b>Free!</b>
Online Bill Pay inactivity fee (after 3 months of inactivity)	\$ 10.00/month
Account reconciliation fee (1 hour minimum charge)	\$ 20.00/hour
Account research fee (1 hour minimum charge)	\$ 20.00/hour
Account history for current month (printed by teller at member request)	\$ 3.00/request
Statement Copy for each statement requested	\$ 5.00
Cashier's Check	\$ 3.00
Legal Process Fee	\$ 50.00
Money Order	\$ 1.00
Notary Seal, Members Only	<b>Free!</b>
Medallion Stamp Services, Members Only	<b>Free!</b>
Returned Statement, Bad address (after second returned statement)	\$ 15.00
Returned personal check for loan payment, credit card payment	\$ 30.00
Verification of Deposit	\$ 10.00/request
VISA® Gift Card up to \$ 1,000.00	\$ 3.00
VISA® Travel Card	\$ 8.95
VISA® Travel Card Reloads \$ 3.95/Companion \$ 5.95	
Wire Transfer (outgoing)	\$ 25.00
Wire Transfer (International)	\$ 50.00
Wire Transfer (incoming)	<b>Free!</b>
Coin Counter Usage Fee	<b>Free!</b>
Coin Counter Usage Fee, Non-members	10% of total
Unreturned Drive thru Canister	\$ 75.00

*Our Safe and Sure Program allows members to have funds transferred automatically from savings to checking to cover share drafts, ACH, ATM or debit card withdrawals from your checking account.*

*Order your checks through us for low prices, beautiful designs and quality printing. FedStar uses Main Street Check Printers exclusively for unique designs.*

<https://www.mschecks.com/personal.html>



AT YOUR SERVICE. ON YOUR SIDE.