



Rate and Fee Schedule Effective January 1, 2019

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	Free!
VISA® Debit/ATM Card purchase/POS transaction	Free!
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/PIN 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	No Annual Fee!
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	\$ 65.00
Cash Advance fee, normal interest rates apply	Free!
Payment made through www.gotomycard.com	Free!
Payments made through Vantiv Card Processing (operator assisted)	\$10.00

Share/Share Draft Checking Fees

Share Draft Checking monthly service fee	Free!
Automatic Draft (from checking or savings)	Free!

Stop payment fee, each event (item or sequence of numbers)	\$ 15.00
Overdraft Protection fee, each item	\$ 5.00
(Safe and Sure program transfer from savings to checking to cover share drafts, ACH, ATM/Debit card withdrawals)	
Member Share 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)	\$ 5.00/4
Courtesy Pay fees for overdraft items by check, ACH, ATM, POS, each item	\$ 32.00
Member Share Account Regulation D Violation (over 6 ACH/Debit/Third party withdrawals in a quarter)	\$ 1.00/per item

Miscellaneous Fees

Home Banking, including check image viewing	Free!
E-Statements, monthly or quarterly	Free!
Paper Statement Convenience Fee, per statement	\$ 3.00
Online Bill Pay Services, this is a usage-based service (minimum usage at least once a month)	Free!
Online Bill Pay inactivity fee (after 3 months of inactivity)	\$ 10.00/month
Account reconciliation fee (1-hour minimum charge)	\$ 15.00/hour
Account research fee (1-hour minimum charge)	\$ 15.00/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
Money Order	\$ 1.00
Notary Seal, Members Only	Free!
Medallion Stamp Services, Members Only	Free!
Legal Process Fee	\$ 50.00
Returned Statement, Bad address (after second returned statement)	\$ 10.00
Returned personal check for loan payment, credit card payment	\$ 32.00
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)	Free!
Coin Counter Usage Fee	Free!
Coin Counter Usage Fee, Non-members	10% of total
Unreturned Drive thru Canister	\$ 75.00
Raise the Bar, lower your score loan refinance fee	\$ 40.00
Special Order Credit Report	\$ 10.00
Lucky 7 Pay Day Alternative Loan Application Fee	\$ 20.00

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.

Utilize FedStar Credit Union's Home Banking, Online Bill Pay and CardNav technology Services for a seamless and integrated banking experience right from your smart phone. Best of all, these services are free!



AT YOUR SERVICE. ON YOUR SIDE.