

Opportunities Credit Union Fee Schedule

Basic Savings or Checking with ATM/Debit Card

PIN based transactions	5 free; \$1.75 starting with 6 th transaction
ATM out-of-network transaction fee	\$1.75
Signature based transactions	Free
Card replacement fee	\$10
Card Rush	\$35
Lost/stolen card	\$10
Personal Identification Number (PIN) maintenance	\$5
Reorder/additional cards	\$10

Fees

Other Fees

Abandoned account fee (<i>accounts with no current address & no activity for 3 yrs</i>)	\$100.00
Simple Checking account	\$5/month
Business and Non-profit checking account fee	\$5/ month
Cashing checks drawn on Opportunities' accounts for non-members	\$5
Check cashing fee	\$3 for checks up to \$500.00 \$5 for checks over \$500.00
Closing share within 90 days of opening	\$10
Copies (including copies related to research)	\$.50 per page
Copy of member check	\$2.50
Copy of a money order	\$20
Copy of a corporate check	\$20
Credit Investigation Fee	\$10
Inactive account fees (after 24 months for members with no activity)	\$2.50/month
IRA setup fee	\$20
Membership fee	\$5
Money Market fees	
• Below \$500 minimum balance	\$10/month
• Excess withdrawal fee	6 free/month; \$5 starting with seventh transaction
Money Order fee	\$1.50
Overdraft protection per transfer fee	\$3
Overdrawn account per item fee	\$25
Power Payer Account	\$3/month
Research fees (any credit union department)	\$20/hour – minimum 1 hour
Returned items or items presented against non-sufficient funds	\$25
Returned Mail Processing	\$5
Scheduled bill payment	\$1.50/item
Statement printing request	\$5
Stop payment on money order	\$15
Stop payment on personal check	\$15
Teller telephone transfer request	\$2
Wire transfer fee	
• Incoming	\$10
• Outgoing domestic	\$25
• Outgoing International	\$30

MoneySense Fees

Financial Education Workshops	Free for Members; \$10 for non-members
Home Buying Workshop	Free for Members; \$25 for non-members

Certificates of Deposit

Term

6 Months
12 Months
PowerSavers-12 Months
24 Months
36 Months
48 Months
60 Months

Member CD Penalty for Early Withdrawal

90 days simple interest
120 days simple interest
150 days simple interest
150 days simple interest
180 days simple interest
225 days simple interest
270 days simple interest

Non-Member CD Penalty for Early Withdrawal

180 days simple interest
180 days simple interest
N/A
240 days simple interest
270 days simple interest
315 days simple interest
360 days simple interest

Effective May 1, 2011

