

## Omega FCU 2023 Fee Schedule

### CHECKING ACCOUNT FEES

Ω Debit Card Overdraft Fee	\$30.00 per Item
Ω Courtesy Pay Fee	\$30.00 per Item
Ω NSF Fee	\$35.00 per Item
Ω Stop Payment Fee	\$30.00 per Item
Ω Overdraft Transfer Fee –checks and ACH debits	\$5.00 per day for each method of clearing
Ω Copy of Check Fee	\$2.50 per Check (\$5 per check if cleared over 18 mos. ago)
Ω Check Printing Fee	1 <sup>st</sup> 20 temporary checks are free
Ω Temporary Checks	\$5.00 for 12
Ω ATM/ Debit Card Fee	\$2.00 per Month
Ω ATM/ Debit Card Replacement/Duplicate	\$15.00
Ω ATM Out-of-Alliance Fee	\$1.00
Ω Money Market Excessive Withdraw Fee	\$15.00
Ω Rewards Debit Card Fee – if applicable	\$5.00 per month

### OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Ω Domestic Wire Transfer (Outgoing) Fee	\$25.00
Ω International Wire Transfer (Outgoing) Fee	\$50.00
Ω Western Union Wire Fee	\$25.00
Ω Money Order	\$2.50
Ω Deposited Check/Item Return Fee	\$30.00
Ω Stop Payment OMEGA FCU Issued Checks	None
Ω Account Research Fee	\$25.00 per Hour
Ω Statement Copy Fee	\$5.00 per Page
Ω Bad Address/Undeliverable Mail Fee	\$5.00 per Quarter
Ω Verification of Deposit/Mortgage	\$5.00
Ω On-Us Check Cashing (Non-members)	\$5.00
Ω Visa gift card fee	\$2.50
Ω Closure of account within 6 months of opening	\$5.00
Ω IRA transfer fee	\$10.00

### ELECTRONIC FUND TRANSFER FEES

Ω Overdraft Transfer Fee – debit/ATM card	\$5.00 per item
Ω NSF Fee	\$35.00
Ω Stop Payment	\$30.00

### CONSUMER LOANS

Ω Late Payment Fee	5% of Payment
Ω Below \$100 Line of Credit Advance	\$15.00
Ω Loan Pay by phone fee	\$10.00
Ω Skip-a-Payment fee	\$30.00
Ω Line-of-Credit over limit fee	\$25.00

### OTHER FEES Ω Telephone Transaction Fee \$2.00 per call

Ω Share Balance < \$100 (No Services)	\$5.00 per month
Ω Dormant Fee	\$50.00 Yearly
Ω Escheat Processing Fee	\$100.00
Ω Premier Account Annual Fee	\$25.00