

Your Credit Union's SCHEDULE OF FEES

Effective 1-1-2012

GENERAL SERVICES

Cashier / Corporate Checks	\$3.00
Money Orders	\$2.00
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Statement Copies (per month)	\$3.00
History Printout (per month)	\$3.00
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Telephone Transfer from Savings	\$3.00
U.S. Wire Transfer	\$20.00
Foreign Wire Transfer	\$35.00
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Close Account (< 6 months)	\$25.00
Dormant Account (per month)	\$5.00
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Bill Pay (\$.50 each additional over 15)	\$5.95
Bill Pay No Use Fee > 90 days	\$2.50
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Manual Transaction Posting	\$5.00
Bad Address/Return Mail	\$20.00
Monthly Maintenance - Savings	\$3.00
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Escheat Account	\$50.00
Check Cashing (Member & Non-Member)	\$3.00
Fax Service/Document Copy (per page)	\$1.00
Canadian/Foreign Item	\$10.00
Exceed Reg D Limit (per occurrence)	\$4.00
Verification of Deposit or Lien	\$15.00
Prepaid VISA Gift Cards	\$3.00

LOANS

Loan Late Fee	\$25.00
Home Equity Loan Late Fee	\$75.00

CHECKING

Stop Payment CK/EFT/ACH	\$30.00
NSF Funds	\$30.00
Courtesy Pay/Overdraft	\$25.00
Deposit Item Charge Back	\$30.00
Automatic Transfer (from savings)	\$3.00
Garnish/Levy or Collection Item	\$50.00
Check Copies	\$5.00
Account Research - per hour	\$40.00
Temporary Checks (new accounts free) (4 per page)	\$3.00

ATM/DEBIT

ATM/Debit Card Replacement - 1st time -	\$5.00
2nd time - in 12 month period -	\$10.00
3rd time - in 12 month period -	\$30.00
ATM Transaction Fee (6 free/mo.)	\$1.00
Rush Debit Card & Pin	Vendor Chg.

CREDIT CARD

Returned Payment	\$25.00
Statement Copy	\$3.00
Pin Replacement	\$4.00
Card Replacement	\$7.00

Affinity Group Credit Union www.myagcu.org

Crestwood Community
27621 W. Warren Ave.,
Garden City, MI 48135
www.crestwoodcu.com

Municipal & Health Services
144 E. Pike St.,
Pontiac, MI 48342-2632
www.mhscu.com

Kensington Valley
Community
290 N. John Street,
Highland, MI 48357
www.kvccu.com

WySouth
22855 Gibraltar Rd.,
Flat Rock, MI 48134
269 Oak Street,
Wyandotte, MI 48192
www.wysouthfcu.org