



945 South Orange Avenue
Orlando, FL 32806
407.835.3500 • 800.953.4567

Schedule of Fees

Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, effective as of **11//24/2021**.

Monthly Service Fees for Accounts	Fees
Share Savings Only Account To avoid monthly service fee, maintain an aggregate daily balance of at least \$200 in the account.*	\$5.00
Checking Your Way Account To avoid monthly service fees, one of the following criteria must be met: <ul style="list-style-type: none"> • Direct deposit of at least \$300 per month into a Share account. • Maintain an aggregate daily balance of at least \$200 on all deposit accounts.* • Maintain an aggregate daily balance of at least \$200 on all loan accounts.* • Have a first Mortgage with Orlando Credit Union. • Be a Prime Plus member. (See below for additional information.) • Be a CU Kidz or CU TEAM member. (See below for additional information.) 	\$10.00
Prime Plus Membership REQUIREMENTS: Members age 50 + are eligible for certain discounts and fee waivers when an aggregate daily balance of at least \$2,000 is maintained in all Orlando Credit Union deposit accounts.*	No charge
CU TEAM/CU Kids Membership REQUIREMENTS: For members less than 23 years of age, monthly service fees are waived on savings and checking accounts.	No charge
Dividend Checking Account To avoid monthly service fee, maintain a daily balance of at least \$10,000 in the account.	\$10.00
Money Market Account To avoid monthly service fee, maintain a daily balance of at least \$1,000 in the account.	\$10.00
* Aggregate Daily Balance means combined balances. Loan and credit card balances delinquent 30 days or more do not count toward the Aggregate Daily Balance.	
Account Servicing	Fees
Account History Print Out	\$2.00
Account Reconciliation	\$20.00 per hour
Account Research	\$20.00 per hour
Check Cashing (Non-members)	\$5.00 per check/ for amounts greater than \$50
Copy of Paid Check To avoid service charge, print check copies from online banking.	\$3.00
Inactive/Dormant Account Fee Accounts having no activity for 12 months or longer with aggregate share balances of \$200 or less, excluding minor accounts.	\$10.00 per month
IRA Outgoing Direct Transfer Fee	\$25.00
Overdrafts - Courtesy Pay/NSF/Uncollected Funds Overdraft - Courtesy Pay Fee per occurrence - ACH transactions, Checks, ATM and everyday debit transactions	\$32.00 each
Non-Sufficient Funds Fee (NSF) per presentment - ACH transactions, Checks, ATM and everyday debit transactions	\$32.00 each
Uncollected Funds per presentment - ACH transactions, Checks, ATM and everyday debit transactions Occurs when your available balance is not enough to cover a purchase or other payment. Your available balance is your account balance minus any holds or debit card authorizations from merchants that may be processed on your account.	\$32.00 each
Overdraft Protection Transfer Fee The Share Savings, Money Market & Club accounts are limited to 6 withdrawals or transfers per month to another credit union account or to a third party by means of pre-authorized (non-signature based) or automatic transfer or telephone instruction.	\$3.00 each/ \$10 per day
Dividend Checking Account	No Charge
Paper Statement Fee Avoid the Paper Statement Fee and get statements quicker by signing up for eStatements.	\$5.00 per month
Dividend Checking Account Prime Plus Membership CU TEAM/CU Kids Membership Quarterly Savings Only	No Charge
Personal Check Orders	Market Price
Prime Plus Membership with Checking	One Box Free Per Year (Standard Style Only)
Return Mail Fee	\$5.00
Returned Deposit Item	\$12.00 per item
Statement Copy	\$5.00 each
Stop Payment In-Branch or Call Center	\$25.00 each
Online Banking or Bank-by-Phone	\$15.00 each

Schedule of Fees (continued)

Account Servicing	Fees
Temporary Checks	\$2.00 per sheet
Wire Transfer Fees	
Domestic Wire Transfer - Incoming	\$10.00 each
Domestic Wire Transfer - Outgoing	\$20.00 each
International Wire Transfer - Incoming	\$35.00 each
International Wire Transfer - Outgoing	\$45.00 each

Card Services (Debit, Credit and Gift Cards)	Fees
ATM Fees for Orlando Credit Union Debit Cards	
Orlando Credit Union ATMs	No Charge
Publix (Presto) ATMs	No Charge
Foreign ATM Transaction Fee (Transactions made at non-Orlando Credit Union ATMs)	\$1.75 each
Foreign ATM Balance Inquiry Fee (Transactions made at non-Orlando Credit Union ATMs)	\$1.00 each
Foreign Transaction Fee For Debit Cards (Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of transaction)	1% of the transaction amount
ATM Surcharges (Fees charged by other ATM owners to use their ATMs. To find out how to avoid surcharge fees, visit Orlando Credit Union's website and find surcharge-free ATM networks: OrlandoCreditUnion.org/atm-branch-locations/surcharge-free-atm-network)	Vary by ATM
Debit Card Replacement Fee	
Replacement Card Fee (Standard Delivery)	\$5.00 per card/ One free card per year
Replacement Card Fee (2-Day Shipping)	\$25.00 each
Replacement Card Fee (1-Day Shipping)	\$65.00 each
Credit Card Terms and Fees For complete details on credit card terms and fees, please see your Orlando Credit Union Credit Card Agreement and Disclosures.	See Card Agreement and Disclosures
Visa Gift Card	
Member	\$3.99 per card
Non-Member (Limits may apply.)	\$5.99 per card

Miscellaneous Services	Fees
Cashier's Checks	\$5.00 each
Prime Plus Membership	No Charge
Replacement Check Fee	\$10.00
Stop Payment	\$15.00
Coin	
Rolled Coin Fee	\$2.00 per 20 rolls/ First 20 rolls no charge
Unrolled Coin Bag Fee	\$7.00 per bag
Garnishment Processing	\$100.00 each
Levy Processing	\$100.00 each
Money Orders	\$5.00 each
Prime Plus Membership	3 free per month
Stop Payment	\$15.00
Notary Services	
Member	No Charge
Non-Member	\$10.00
Power of Attorney Legal Review	If legal review is required, charges will be passed to the member.
Verification of Deposit	\$10.00 each
Wow! Rewards Points Transfer Fee Transfer points between accounts. Minimum transfer of 5,000 points.	\$5 per eligible points transfer

Loan Services

For a specific loan servicing fees, please see the loan disclosures and agreements.