



MEMBER FEE SCHEDULE

CREDIT UNION MEMBERSHIP

- Membership Share (Not a Fee) **\$5.00** par value/member
To remain an active member in the cooperative, and to take advantage of member benefits, this \$5 will be held at all times in your Primary Share account.
- Membership Fee (To Join) **\$5.00**

SAVINGS FEES

- Withdrawal Fee (first 2 per month free) **\$2.00**
- Below Par Value/Minimum Balance Fee **\$5.00** per month
- Cash Deposit/Withdrawal Less Than \$20 **\$1.00**
- Excess REG D Transaction Fee **\$20.00**

CHECKING & MONEY MARKET ACCOUNT FEES

- Stop Payment (Per Check) **\$20.00** \$60.00 max series
- Overdraft Transfer **\$10.00** (first 3 per month free)
- Non-Sufficient Funds/ACH NSF **\$20.00** per returned transaction, \$60 max/day
- Check Copies **\$5.00** (free Online)
- History Printout **\$5.00** (free Online)
- Reconciliation Assistance **\$15.00** per hour
- Temporary Checks **\$5.00** per page (unless ordering checks)
- Check Printing: Starting at **\$38.08+** / 60 checks
- Check Emergency Rush Order Starting at **\$40**

My Checking

- Minimum Opening Balance **\$50**

My Interest Checking

- Minimum Opening Balance **\$50**
- Minimum Balance to earn interest **\$1,500**

My Rewards Checking

- Minimum Opening Balance **\$50**

Money Market

- Monthly Maintenance Fee **None**
- Below Minimum Balance (\$2,500) Fee **\$5.00** per month
- Withdrawal Below Minimum (\$250) **\$10.00**
- Exceed 6 Withdrawals Per Month **\$10.00**

IRA ACCOUNT FEES

- Below Min. Balance Requirement (\$500 min.) **\$5.00** per month
- Transfer Funds to Other Institution, Rollover or Closure (not in payout due to retirement/age) **\$50.00**
- Re-open Account Within 6 Months of Closure **\$25.00**

DEBIT & CREDIT CARD FEES

- Debit Card NSF Fee **\$20.00**
- Plastic Card Replacement **\$10.00**
- Rush Card Fee (Debit or Credit) **\$30.00**
- Debit PIN # Replacement (after 2nd time) **\$5.00**
- ATM Adjustment **\$2.00**
- Debit ATM Withdrawals < \$20 each **\$1.00**
- Debit POS Withdrawals ("Cash Back") **No Fee**
- ATM Withdrawals after 6 per month **\$1.00**
- Foreign Transaction Fee **1%***

*VISA charges a 1% Foreign Transaction Fee of the transaction amount for any card transaction made in a foreign country. Oregonians CU does not charge additional fees.

BILL PAY, P2P & A2A FEES

- Monthly Service Fee **None**
- Account-to-Account ("A2A") transfers **Free**
- Pay-a-Person ("P2P") transfers **Free**
- Written Correspondence to Payee **Amount We Are Charged¹**
- Proof of Payment (Non-dispute) **Amount We Are Charged¹**
- Payment Returned (Member Error) **Amount We Are Charged¹**

SHARED BRANCHING USAGE FEES

- Transactions Outside of Portland Metro Area **No Fee**
- Transactions Inside of Portland Metro Area **\$3.00** (3 free per month) (Deposits & withdrawals are subject to fee)
- Shared Branching Return Deposit Item **\$15.00**

OTHER SERVICE FEES (ALL ACCOUNTS UNLESS NOTED)

- Returned Deposited Item **\$5.00**
- Withdrawal Less Than \$20 **\$1.00** (waived if under age 18)
- Balance Inquiry **\$1.00** (Free in digital banking/Ph. Teller)
- Wire Fee - Incoming (All) **\$5.00**
- Wire Fee - Outgoing-Domestic **\$12.00**
- Statement Copy – Paper **\$5.00** (Free to download in digital banking)
- Statement Copy – Electronic **\$2.00** (Free to download in digital banking)
- Stop Payment on CU check **\$20.00**
- Stop payment on Electronic Trans. **\$20.00**
- Credit Union Check to 3rd Party **\$5.00**
- Cashier's Check **\$5.00**
- Copy of CU/Cashier's Check **\$5.00**
- Copy of Transaction Documents **\$5.00**
- Account Closed Within 90 Days **\$5.00**
- Reopen Account Within 90 Days **\$10.00**
- Levy/Attachment/Garnishment **\$20.00**
- Research Fee **\$25.00** per hour
- Returned Mail/Bad Address **\$5.00**
- Foreign Deposit Item (> \$300)² **\$20.00**
- Dormant Account Fee **\$5.00** per month (18 months without activity on any Oregonians account and balance is less than \$500; waived if under age 18)
- Check Cashing Fee³ **1% of check/\$4 minimum**
- Check cashed for Non-Member **1% of check/\$4 minimum**
- Debit Card Loan Payment Fee⁴ **\$7**
- Re-deposited NSF Item: correspondent charges passed on
- Deposited item sent for collection, correspondent charges passed on⁵

¹ Charges range from \$7 - \$60.

² Unable to accept foreign items in amounts less than \$300, because processing charges are very high in relation to smaller amounts.

³ Check cashing fee is waived for youth accounts, accounts actively using Bill Pay, accounts with eStatements, an active loan or credit card, or accounts that have a minimum of \$500 average balance over the last 60 days. Must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.

⁴ Debit card payments on Oregonians loans are made in an online portal outside of digital banking. An Oregonians staff member must provide you access to this portal.

⁵ Ranges from 1% to 5% of amount.

For Tips on How to Avoid Common Fees, see page 2.

How to avoid common fees

Fees help us offset costs of more expensive services or transactions, but we want to help you avoid as many fees as possible! Here are some tips for how you can avoid fees:

- **Always withdraw at least \$20 when you withdraw money in a branch.** If you want to withdraw less, we recommend you get cash back at a grocery store while using your debit card (this is always free!)
- **Use CO-OP Network ATMs.** The CO-OP Network offers over 30,000 ATMs nationwide with free no-fee access. *Remember, if you happen to use an ATM that is not in the CO-OP Network, we won't charge you our ATM fee for your first six transactions each month.*
- **Use digital banking.** You can avoid balance inquiry or transfer fees by using digital banking online or in our app.
- **Our check cashing fee is waived for youth accounts, accounts actively using bill pay services (bill pay, P2P or A2A), accounts with e-Statements, or accounts that have a minimum of \$500 average balance over the last 60 days.** You must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.
- **Use your savings account for savings.** Your first two withdrawals from your savings account each month are free, but after that it's \$2 per withdrawal. To avoid paying withdrawal fees, place funds you need frequent access to in your checking account. If you don't have a checking account with us, we recommend our My Rewards Checking! It has no monthly service fee, and you earn cash rewards each month for using your debit card.
- **Regulation D:** "Reg D" is a federal regulation that limits the amount of transfers and electronic transactions performed on savings accounts to 6 per month. *All transactions count towards Reg D unless performed at an ATM or a teller window in an Oregonians branch.* Checking accounts have unlimited transactions. If you already have a checking account with us, you should consider putting enough money in your checking to meet your needs.
- **Use digital banking to make payments to your Oregonians loans.** Rather than pay \$7 to make a debit card payment, here's how you can pay your Oregonians loan in digital banking: 1) Transfer money from your Oregonians checking or savings account to your loan; 2) Connect your other bank account using the Bill Pay "A2A" (Account-to-Account) service, and transfer money from that account to your loan; or 3) Use mobile check deposit in our app to deposit a check payment toward your loan.