

Consumer Fee Schedule

Effective November 21, 2018

SHARE SAVINGS ACCOUNT FEES	
Inactive Savings Account No activity for 36 months and account balance less than \$200.00	\$10.00 / Month
Early Account Closure If account closed within six months	\$50.00 One-time fee
MONEY MARKET ACCOUNT FEES	
Daily Balance Below Minimum Prestige Money Market daily balance below minimum of \$5,000.00	\$15.00 / Month
Checks in Excess of Six (Reg-D) Regulation D limit of six items per month. Items will be returned.	\$25.00 / Item
CHECKING ACCOUNT FEES	
Inactive Checking Account No activity for 12 months and account balance less than \$200.00	\$10.00 / Month
Direct Checking Application Fee is due at time of account opening	\$50.00 One-time fee Cash Only
Direct Checking Monthly First month is waived	\$10.00 / Month
CHECK FEES	
Return Deposited Item Payable to FORUM, Cash, or drawn off an account held by an Account Owner	\$20.00 / Item
Return Deposited Item	\$5.00 / Item
Check Stop Payment	\$27.00 / Each
Counter Checks	\$0.50 / Each
Foreign Item Check Deposit	\$45.00 / Item
Official Checks Excludes checks generated from a FORUM loan disbursement, FORUM line of credit, &/or payable to FORUM or an affiliated CUSO.	\$3.00 / Each
Non-Member Official Check	\$5.00 / Each
Check Ordering Checks are ordered from a third party	Prices Vary
WIRE FEES	
Incoming Wire	\$10.00 / Each
Outgoing Wire	\$20.00 / Each
ACH FEES	
ACH in Excess of Six (Reg-D) Regulation D limit of six items per month. Items will be returned.	\$25.00 / Item
ACH Stop Payment	\$27.00 / Each
SPECIALITY ACCOUNT FEES	
Santa Savings Early Withdrawal	\$10.00 / Each
Health Savings Account (HSA) Application	\$15.00 One-time fee
Health Savings Account (HSA) Early Closure One-time fee if closed within 6 months	\$10.00 One-time fee

CERTIFICATE ACCOUNT FEES	
Weekly 5 Early Withdrawal Penalty	\$15.00 / Each
52- Week Money Challenge Early Withdrawal Penalty * * One withdrawal allowed per year after the first 52 weeks	\$15.00 / Each
Sprout Certificate Early withdrawal penalty for Sprout certificates is 10% of lifetime dividends and all matched funds.	
ATM / DEBIT / CARD FEES	
Visa Reloadable Card Fee is assessed in the second month after card is activated.	\$2.95 / Month Fee is waived with a monthly card load of \$25.00 or more
Visa Gift Card(s) Fee applies to each purchased card	\$3.50 / Card
Reissue of Revoked Card	\$30.00 / Each
Reissue of Card (ATM or Debit)	\$10.00 / Each
Reissue of PIN	\$10.00 / Each
Empty Envelope Deposit	\$50.00 / Each
Non-FORUM ATM Balance Inquiries / Withdrawals / Transfers	\$2.00 / Each Fees are based on account type
MasterCard Currency Conversion Based on total transaction amount	Up to 1 %
MasterCard Issuer Cross-Border Based on total transaction amount	Up to 1 %
ADMIN / MISCELLANEOUS FEES	
Statement Copies	\$5.00 / Month
Need Address Accounts	\$5.00 / Month
Verification of Deposit	\$10.00 / Each
Garnishment Order	\$20.00 / Each
Court Hold Order	\$20.00 / Each
Account Reconciliation or Research	\$30.00 / Hour Minimum fee amount is \$30.00
Reopen Account Closed by FORUM Due to Adverse Action(s)	\$50.00
Non-Sufficient Funds (NSF) Fee imposed for ATM, Check, Debit Card, ACH or other electronic means	\$39.00 / Each
Overdraft Privilege (ODP) Fee imposed for ATM, Check, Debit Card, ACH or other electronic means	\$39.00 / Each Applies to accounts eligible for Overdraft Privilege
Negative Account Fee Fee is assessed after 48 hour Grace Period	\$2.00 / Day

All Fees Subject to Change

