

FEE SCHEDULE

SHARE SAVINGS ACCOUNTS	
Inactive	\$10.00/Month <i>No activity for 36 months and balance less than \$200.00</i>
Early Closure Fee	\$50.00 <i>Closed within six months</i>
MONEY MARKET ACCOUNTS	
Average Daily Balance below minimum Prestige: \$5,000.00	\$15.00/Month
Checks	\$15.00 in excess of six per month <i>Will be returned</i>
CHECKING ACCOUNTS	
Classic	\$5.00/Month <i>\$2,500.00 relationship balance on the last day of the previous month waives fee</i>
Direct Application fee	\$10.00/Month \$50.00 one time fee
Business Rewards	\$9.95/Month
Inactive Checking Account	\$10.00/Month <i>No activity for 12 months and balance less than \$200.00</i>
OTHER FEES	
Overdraft transfers from savings	\$5.00 <i>Limit 6 per month</i>
Non-Sufficient Funds (NSF)	\$34.00/Each <i>Fee is imposed for overdrafts due to ATM, check, debit card or by other electronic means</i>
Overdraft Privilege (ODP)	\$34.00/Each <i>Fee is imposed for overdrafts due to ATM, check, debit card or by other electronic means</i>
Return item due to Regulation D limit	\$34.00/Item <i>(more than six electronic transactions per month)</i>
NSF and ODP Multi-Use <i>(including returned items due to Regulation D limit of 6 electronic transactions per month)</i>	
2-3 per calendar year	\$2.00/Each
4-5 per calendar year	\$4.00/Each
6+ per calendar year	\$5.00/each
Non-Sufficient Funds Payable to FORUM/Cash by Account Owner	\$20.00/Each
Returned deposited item	\$5.00/Each
Stop Payment	\$27.00/Each
Check drawn on closed account	\$37.00/Each
Negative Account	
5 calendar days negative	\$5.00
10 calendar days negative	\$10.00/Additional
15 calendar days negative	\$15.00/Additional
20 calendar days negative	\$20.00/Additional
Visa Gift Cards	\$3.50/Purchase
Visa Reloadable Card	\$2.95/Monthly <i>Fee is waived with a card load of \$25.00 or more each month. Fee is assessed in the second month after card is activated.</i>
Statement copy or history	\$5.00/Month
Official Check <i>(Excludes checks generated from a FORUM loan disbursement, drawn from a FORUM line of credit, and/or made payable to FORUM or an affiliated CUSO.)</i>	\$3.00/Each
Non-Member Official Check	\$5.00/Each
Check Printing	Prices Vary
Counter Checks	\$0.50/Each
Check cashing fee	\$10.00 <i>(except FORUM checks)</i> \$100.00 relationship balance

	<i>waives fee</i>
Reopen account	\$50.00 <i>closed by FORUM due to adverse usage</i>
Reconciliation/Research of all accounts	\$30.00/Hour <i>Minimum charge \$30.00</i>
Verification of Deposit	\$10.00
Garnishment Fee & Court Hold Order	\$20.00/Each
Accounts coded "Need Address"	\$5.00/Month
Incoming Wire	\$10.00
Outgoing Wire	\$20.00
International Wire	\$45.00
Foreign item transaction	\$45.00
Tellerphone draft inquiries	\$0.25/Each <i>2 free draft number inquiries per day</i>
Santa Savings	\$10.00 <i>Early withdrawal/Closure</i>
Health Savings Account Application	\$15.00
Health Savings Account Early Closure	\$10.00 <i>Closed within 6 months</i>
Weekly 5 Club	\$15.00 <i>Per each early withdrawal</i>
MasterCard Currency Conversion	Up to 1% <i>Based on total transaction amount</i>
MasterCard Issuer Cross-Border	Up to 1% <i>Based on total transaction amount</i>
ATM	
ATM Withdrawal	\$1.00/Each <i>single service savings account with no other deposits or loans, no other household accounts, 18 years or older, average balances below \$200.00</i>
Reissue of Revoked Card	\$30.00
Reissue of Card and PIN	\$10.00
Non-FORUM ATM Balance Inquiries/Withdrawals/Transfers	\$2.00/Each <i>ATM fees based on type of account</i>
Empty Envelope Deposit	\$50.00

All fees are subject to change.

