



**Fees and Charges**  
(Effective January 1, 2019)

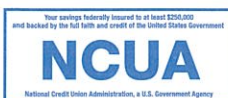
<b>Stop Payment</b>	all items	\$32.00 + tax
<b>Overdrafts</b>		
Transfers		\$2.50 + tax
NSF Return		\$32.00 + tax
Return deposit item		\$32.00 + tax
Checks		
First Quaker counter check		FREE
Additional Quaker Counter Checks		\$2.00 ea.
Cashiers Check		\$5.00
<b>Other</b>		
ATM/Debit Card		FREE
Replacement ATM/Debit Card		\$10.00
Replacement Pin/ Custom Pin #		\$5.00
ATM/Debit Card Usage Fees		
6 Free Transactions		
Per Transaction over 6		\$ .50¢ + tax
Returned Mail		\$ 5.00 - per item
* Check Cashing		\$ 5.00 - per check
* Coin Cashing		\$ 5.00 - per visit
Check lookup/copies		\$ 3.00
Statement Copy		\$ 5.00/ per month
Wire, incoming		\$ 10.00
Wire, outgoing		\$ 20.00
Check book balancing		\$ 30.00/hour
Notary member		FREE
Non member		\$ 5.00
Incoming fax		\$ 1.00 - per page
Outgoing Fax		\$ 1.00 - per page
Research		\$ 30.00/hour
**Inactive Account		\$ 5.00/mo.
Premature Closing		\$ 25.00 (Open less than 6 months)
Withdrawal from Christmas Club		\$ 10.00 per withdrawal
Levy/Garnishment		\$ 25.00 each occurrence
Card Reactivation		\$ 5.00
Budget Account		\$ 5.00 month
Reinstatement		\$ 30.00
Loan Cancellation Fee		\$ 25.00
***Cash advance		\$ 5.00

\* Charge for members who have less than an average daily balance of \$100 in their accounts and no other account relationships with the credit union.

\*\* An account is considered inactive if no withdrawals or deposits have been made for one year and have a low balance account

\*\*\* For non-Quaker Oats Credit Union debit or credit cards

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