

# Old Hickory Credit Union

## Terms and Charges

Effective June 1, 2022

### Share Account Charges

Minimum Opening Balance (Share 1) .....	\$25.00
Membership Closed After Less than 90 Days .....	\$25.00
Re-Opening Membership within 1 Year .....	\$25.00
Share Draft Printing Charge .....	Varies With Check Style
Checking Account Fee <sup>1</sup> .....	\$0 to \$15.00 per month
Single Service Fee <sup>2</sup> .....	\$5.00 per month
Dormant Account Fee <sup>3</sup> .....	\$5.00 per month
Draft/ACH Item Returned Insufficient (NSF) <sup>4</sup> .....	\$36.00 (per presentment)
Paid Overdraft Debit Transaction .....	\$36.00
Paid Overdraft Item (Draft or ACH).....	\$36.00
Returned Deposit Item.....	\$15.00
Stop Payment Request.....	\$36.00
Check or Draft Copy .....	\$5.00
ATM/Debit/Credit Card Replacement.....	\$7.00
International Debit Transaction <sup>5</sup> .....	1.0% of trans. amount
Foreign ATM Usage Fee .....	\$3.00
Sending Domestic Wire .....	\$20.00
Receiving Wire Transfer .....	\$10.00
IRA Maintenance Fee (If Closed Within 18 Months).....	\$15.00
Reorder of Pin Number .....	\$5.00
Foreign Negotiable Items <sup>6</sup> .....	Starting At \$10.00
Overdraft Transfer Fee.....	\$2.00
Paper Statement Fee <sup>7</sup> .....	\$5.00 per statement
Early Withdrawal for Christmas Club .....	\$5.00
Bill Pay Fee <sup>8</sup> .....	\$4.95 per month

### Business Analysis Charges

Item Fee .....	\$0.05 per item over 500 per month
Cash Fee.....	\$0.15 per \$100 in cash over \$5,000 per month

<sup>1</sup> Kasasa, My Way Senior, Green, and Student Checking accounts have no monthly service charges. Basic Checking accounts will be charged \$4 per month (waived with minimum balance of \$100 and/or for members under age 18). Premier Dividend account will be charged \$4 per month if requirements (10 or more debit card purchases, enrolled in e-statements, and direct deposit) are not met. New Leaf Checking accounts will be charged \$7 per month with direct deposit or \$15 per month with no direct deposit.

<sup>2</sup> Single Service fee charged if member has only one service with credit union, has had no loan paid off within the past twelve months, is age 18 or over, and the account has been open at least 90 days.

<sup>3</sup> Dormant Account fee is charged monthly after one year of zero transactions on accounts that: 1) have an aggregate account balance less than \$250.00, 2) have a primary member age 18 or older, and 3) have no loans or certificates with OHCU.

<sup>4</sup> An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.

<sup>5</sup> This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

<sup>6</sup> Foreign Negotiable Item fees are determined by current exchange rates, per item charges, and cost to OHCU.

<sup>7</sup> Paper Statement fee waived for members under age 18 or over 65.

<sup>8</sup> Bill Pay fee waived if at least one bill is paid in the month, enrollment is optional.

**Notice regarding ATM fees by others:** If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network, in addition to fees charged by OHCU.

This document replaces any and all previous versions.

### Loan Servicing Charges

Consumer Loan Modification Fee.....	\$40.00
Mortgage Modification Fee .....	\$500.00
Mortgage Subordination Fee.....	\$300.00
First Mortgage Processing Fee.....	\$750.00
Second Mortgage Processing Fee.....	\$375.00
Salary Advance Fee .....	\$20.00
Credit Report Fee.....	\$10.00
DigiDocs Fee (Indirect loans only) .....	\$100.00
Lien Fee.....	\$110.00
Loan Payment by Phone/Internet .....	\$0 to \$4.95
Skip Payment Fee .....	\$50.00 to \$200.00 (Depending On Loan Payment Amount)

### Other Services & Charges

Incorrect Address Fee .....	\$10.00
Statement Copy .....	\$5.00
Teller Check .....	\$2.00
Research Time .....	\$30.00/Hour
Third Party Teller Check Conversion.....	\$10.00
Lock Box Rent per Year .....	\$25.00 to \$100.00
Rekey Lock Box (1 lost key).....	\$150.00
Drilling Lock Box (2 lost keys) .....	\$250.00
Check Cashing for Non-Member .....	\$10.00
Legal Processing Fee (Garnishment, Levy) .....	\$125.00
Unclaimed Property Fee .....	\$125.00
Verification of Deposit.....	\$10.00
Prepaid Card .....	\$5.00

