

Cognis Credit Union

2009 Fee Schedule

Credit Union Membership

- Minimum balance – Regular share account.....\$25.00
- Minimum balance with a Visa, Loan, IRA, Checking, Certificate of deposit, and Visa CuCheck Card.....\$50.00

Savings Account Fees

- IRA Administration Fee.....\$10.00 per year
- IRA closing.....\$6.00

Checking Account Fees

- Overdraft Transfer Fee.....\$3.00
- NSF fee.....\$25.00
- Stop payment fee.....\$10.00

ATM/Visa CuCheck Service Fees

This service is open to credit union members in good standing and having a share draft (checking) account.

- Lost Card.....\$5.00
- ATM Cash Withdrawal.....\$1.00
- ATM Point of Sale.....\$1.00
- Visa Late Fee.....\$29.00
- Visa Over limit Fee.....\$10.00

Other Service Fees

- Domestic wire transfer outgoing fee.....\$20.00
- Foreign wire transfer outgoing.....\$40.00
- Western Union fee.....\$20.00
- Money Order.....\$2.00
- Certified check.....\$3.00
- Loan late fees will be increased from \$10.00 to \$15.00 after 30 days delinquent. This applies to all conventional loan types, including Home Equity. Effective May15, 2009.

Rates effective 03-05-2009