



STAR Financial Credit Union Service Fee Update

Effective Date: October 1, 2019

Common Fee Schedule

Account Balancing Assistance	\$	25.00	Per Hour
ACH Wire Transfers - Domestic	\$	20.00	each
ACH Wire Transfers - Foreign	\$	40.00	each
ATM Non-Member Surcharge	\$	3.00	each
Charged to any non-STAR Financial Credit Union cards used at our ATM's			
ATM Member Foreign Surcharge	\$	3.00	each
Charged to STAR Financial Credit Union member using a non-STAR owned ATM's			
New PIN # (first change per year is free)	\$	5.00	
ATM/MasterCard Debit Card Replacement	\$	10.00	each
Expedited Handling	\$	30.00	each
Bad Address Fee	\$	10.00	Month
Bad Address Returned Mail Forwarding Fee	\$	5.00	Item
Bank Service for all NSF (3rd party checks deposited into a members account)	\$	15.00	each
Bankruptcy/Reaffirmation Fee	\$	50.00	
Cancelled Check Copy	\$	5.00	each
Cashier's / Counter / Official Checks	\$	3.00	
Check Cashing - Non-member of a member's check	\$	5.00	each
Collection Item (Collection assigned to outside agency).	\$	75.00	Min.
Dormant Account Fee - Monthly	\$	5.00	
An Account is considered dormant if for 180 days no withdrawals or deposits other than credited dividends, have been made to the account			
Early Account Closure < 90 DAYS	\$	25.00	
Fee applies to memberships closed within 90 days of opening			
Electronic Statement			<i>Free</i>
Escheatment	\$	50.00	Account
Expedited Payment / Lending Services	\$	35.00	Per Check
(Plus actual costs and fees (i.e. overnight shipping, etc.))			
FAX-Incoming	\$	2.50	
FAX-Incoming - After 3rd Page	\$	0.50	
FAX-Outgoing	\$	2.50	
FAX- Outgoing - After 3rd Page	\$	0.50	
Holiday Club - Early Withdrawal Fee	\$	50.00	Each W/D
IRA CLOSING FEE	\$	5.00	
IRA MAINTENANCE FEE	\$	10.00	Annual
IRA OPENING FEE (Minimum \$200.00)	\$	5.00	
IRA Transfer Out / early withdrawal Fee	\$	25.00	Each W/D
Late Loan Payment Fee (15 days or more late)	\$	30.00	
Levy/Garnishment Processing	\$	100.00	
Loan Application (On Specified Loans, i.e. Help, Fresh Start, STSL)	\$	20.00	
Loan Default Fee (90 days or more without payment)	\$	100.00	
Loan Lien Lookup	\$	30.00	

All fees are subject to change.



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Loan Interest Rate Reset Fee		\$	50.00
Loan Title Work Fee		\$	50.00
Membership Required Deposit		\$	5.00
Money Orders		\$	3.00 each
Money Market Below Minimum Balance Fee		\$	7.00 month
Money Market Excessive Withdrawal fee (more than 6 per month)		\$	5.00 each
Nonsufficient Funds Check, ATM, preauthorized ACH, or Debit Card Purchase		\$	35.00 item
Notary Service - Members Only			<i>Free</i>
Official Check Copy		\$	5.00
Overdraft Transfer		\$	2.00 each
Overdraft Privilege Paid		\$	35.00
Pick up on Proper ID		\$	10.00
Paper Statement Fee		\$	2.00 a month
REG -D (Occurs after 6 transactions per month)		\$	5.00
Repossession Redemption/Administrative		\$	75.00 + Actual
Research		\$	25.00 hour
	Plus \$5 per statement copy, minimum one hour		
Returned Item Fee		\$	35.00 each
Share Draft Monthly Maintenance <i>without</i> Direct Deposit or a loan		\$	5.00 a month
Share Draft (Check) Copy		\$	5.00 each
Share Draft (Check) Copy through STAR CU @ Home			<i>Free</i>
Skip-A-Payment Fee		\$	20.00 each
Statement Copy		\$	5.00 each
Statement Copy from Star CU @ Home			<i>Free</i>
Stop Payments - All Items		\$	35.00 each
Verification of Deposit - Commercial		\$	10.00 each
Verification of Deposit - Member via telephone		\$	1.00 each
Verification of Deposit through STAR Credit Union Online			<i>Free</i>
Visa Dispute Processing		\$	20.00
Visa Gift Card	Coming Soon	\$	5.00
Visa Travel Card Purchase	Coming Soon	\$	7.00
Visa Travel Card reload	Coming Soon	\$	5.00
Wire Transfer (Domestic) Outgoing		\$	20.00 each
Wire Transfer (Foreign) Outgoing		\$	40.00 each
Wire Transfer - Rejected Fee		\$	20.00
STAR Financial Credit Union Online Home Banking			<i>Free</i>
STAR Financial Credit Union Online Account Transaction Viewing - 90 Days			<i>Free</i>

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