

Business Fee Schedule



OREGONIANS CU MEMBERSHIP

1. Membership Share (Not a Fee)	\$5.00
<i>This \$5 makes you an Oregonians member-owner, and will be held in your Primary Share Savings for the life of your membership.</i>	
2. Membership Fee (to Join)	\$5.00
3. Account Closed < 90 Days	\$5.00
4. Reopen Account Within 90 Days	\$10.00
5. Dormant Account Monthly Fee	\$5.00
<i>Membership becomes dormant after 18 months without activity if balance is less than \$500. Waived if under age 18.</i>	

SAVINGS

6. Withdrawal Fee (First 2/Month Free)	\$2.00
7. Below Minimum Balance Fee (Monthly)	\$5.00
8. Cash Deposits/Withdrawal < \$20	\$1.00
9. Excess Reg. D Transaction Fee	\$20.00

SMALL BUSINESS CHECKING

10. Monthly Maintenance Fee	\$5.00
<i>Balance to Avoid Fee</i>	\$1,500.00
<i>Business Loan Balance to Avoid Fee</i>	\$5,000.00
11. Free deposit items allowed per month	Up to 50
<i>Deposited item fee in excess of limit</i>	\$.15/item
12. Free cash deposit amount allowed per month	\$5,000.00
<i>Deposited cash fee in excess of limit</i>	\$.50/\$1,000

BUSINESS INTEREST CHECKING

13. Monthly Maintenance Fee	\$10.00
<i>Balance to Avoid Fee</i>	\$5,000.00
<i>Business Loan Balance to Avoid Fee</i>	\$5,000.00
14. Free deposit items allowed per month	Up to 100
<i>Deposited item fee in excess of limit</i>	\$.15/item
15. Free cash deposit amount allowed per month	\$10,000.00
<i>Deposited cash fee in excess of limit</i>	\$.50/\$1,000

BUSINESS MONEY MARKET

16. Monthly Maintenance Fee	\$10.00
<i>Balance to Avoid Fee</i>	\$5,000.00
17. Exceed 6 Transactions/Month	\$10.00
18. Transaction Fee in Excess of 6/Month	\$1.00/item

DEBIT & CREDIT CARD

19. Card Replacement	\$10.00
20. Rush Card Replacement Fee	\$30.00
21. Debit PIN Replacement (after 2nd time)	\$5.00
22. ATM Adjustment	\$2.00
23. ATM Withdrawals < \$20	\$1.00
24. ATM Withdrawals After 6/Month	\$1.00
25. Foreign Transaction Fee	1.00%
<i>VISA charges a 1% Foreign Transaction Fee of the transaction amount for any card transaction made outside the United States. Oregonians CU does not charge additional fees.</i>	

BILL PAY

26. Written Correspondence to Payee	Varies ¹
27. Proof of Payment (Non-Dispute)	Varies ¹
28. Payment Returned (Member Error)	Varies ¹

SHARED BRANCHING

29. Transactions Outside Portland Metro	No Fee
30. Transactions Inside Portland Metro (first 3/month free)	\$3.00
31. Shared Branching Return Deposit Item	\$15.00

SERVICES - ALL ACCOUNTS

32. Cashier's Check	\$5.00
33. Oregonians CU Check to 3rd Party	\$5.00
34. Stop Payment on Oregonians CU Check	\$20.00
35. Stop Payment Check/EFT/ACH	\$20.00 (max. \$60/series)
36. Non-Sufficient Funds Check/ACH/Debit	\$20.00 (max. \$60/day)
37. Check Copies	\$5.00
38. Temporary Checks	\$5.00
39. Box of 60 Checks	\$36.29+
40. Check Rush Order	\$40+
41. Check-Cashing Fee	Varies ²
42. Incoming Wire Fee (All)	\$5.00
43. Outgoing Wire Fee (Domestic Only)	\$12.00
44. Returned Deposited Item	\$5.00
45. Withdrawal < \$20 (waived if under age 18)	\$1.00
46. Balance Inquiry	\$1.00
47. Paper Statement Copy	\$5.00
48. E-Statement Copy	\$2.00
49. History Printout	\$5.00
50. Hourly Reconciliation Assistance	\$15.00
51. Levy/Attachment/Garnishment	\$20.00
52. Hourly Research Fee	\$25.00
53. Returned Mail/Bad Address	\$5.00
54. Foreign Deposit Item > \$300 ³	\$20.00
55. Debit Card Loan Payment Fee ⁴	\$7.00
56. Redeposited NSF Item	Correspondent Charges ⁵
57. Deposited Item Sent for Collection	Correspondent Charges ⁵

¹ Amount we are charged: ranges from \$7-\$60.

² Check cashing fee is waived for youth accounts, accounts actively using Bill Pay, accounts with eStatements, an active loan or credit card, or accounts that have a minimum of \$500 average balance over the last 60 days. Must leave on deposit, at least for 5 days, 50% or more of check to avoid check cashing fee.

³ Unable to accept foreign items in amounts less than \$300. Processing charges are very high in relation to smaller amounts.

⁴ Debit card payments on Oregonians loans are made in an online portal outside of digital banking. An Oregonians staff member must provide you access to this portal.

⁵ Ranges from 1% to 5% of amount.