

Member 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 Deposit/Withdrawal < \$20	\$1.00
9. Excess Reg. D Transaction Fee	\$20.00

IRAs

10. Balance Below Min. \$500 Fee (Monthly)	\$5.00
11. External Funds Transfer, Rollover or Closure ¹	\$50.00
12. Reopen Account Within 180 Days of Closure	\$25.00

MONEY MARKET

13. Balance Below Min. \$2,500 Fee (Monthly)	\$5.00
14. Withdrawal Below \$250	\$10.00
15. Exceed 6 Withdrawals/Month	\$10.00

BILL PAY

16. Written Correspondence to Payee	Varies ²
17. Proof of Payment (Non-Dispute)	Varies ²
18. Payment Returned (Member Error)	Varies ²

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>	

SHARED BRANCHING

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

SERVICES - ALL ACCOUNTS

29. Cashier's Check	\$5.00
30. Oregonians CU Check to 3rd Party	\$5.00
31. Stop Payment on Oregonians CU Check	\$20.00
32. Stop Payment Check/EFT/ACH	\$20.00 (max. \$60/series)
33. Non-Sufficient Funds Check/ACH/Debit	\$20.00 (max. \$60/day)
34. Check Copies	\$5.00
35. Temporary Checks	\$5.00
36. Box of 60 Checks	\$36.29+
37. Check Rush Order	\$40+
38. Check-Cashing Fee	Varies ³
39. Incoming Wire Fee (All)	\$5.00
40. Outgoing Wire Fee (Domestic Only)	\$12.00
41. Returned Deposited Item	\$5.00
42. Withdrawal < \$20 (waived if under age 18)	\$1.00
43. Balance Inquiry	\$1.00
44. Paper Statement Copy	\$5.00
45. E-Statement Copy	\$2.00
46. History Printout	\$5.00
47. Hourly Reconciliation Assistance	\$15.00
48. Levy/Attachment/Garnishment	\$20.00
49. Hourly Research Fee	\$25.00
50. Returned Mail/Bad Address	\$5.00
51. Foreign Deposit Item > \$300 ⁴	\$20.00
52. Debit Card Loan Payment Fee ⁵	\$7.00
53. Redeposited NSF Item	Correspondent Charges ⁶
54. Deposited Item Sent for Collection	Correspondent Charges ⁶

¹ Fee waived if payout is due to retirement.

² Amount we are charged: ranges from \$7-\$60.

³ 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.

⁴ Unable to accept foreign items in amounts less than \$300. Processing charges are very high in relation to smaller amounts.

⁵ 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.

TIPS to AVOID COMMON FEES

-**Use CO-OP ATMs.** The CO-OP Network has over 30,000 ATMs nationwide with free no-fee access. Many CO-OP ATMs accept deposits, so using one of these ATMs can help you avoid fee numbers 23 and 27.

-**Use digital banking.** Fee numbers 34, 43, 44, 45, 46 and 52 can be avoided by accomplishing these items in digital banking. You can even update your address in digital banking and avoid fee #50.

-**Use your savings accounts for saving.** Regulation D limits the number of transfers and electronic transactions you can perform on savings accounts to 6/month. Using a checking account can help you avoid this limit and avoid fees #6 and #9.