

Atomic Credit Union - Schedule of Fees Service charges apply to all consumer and business depository members. Effective November 1, 2008		Service Charge
Money Orders		\$2.00
Official Checks		\$3.00
Travelers Checks		\$1.00 / \$100.00
Courtesy Pay Fees; Deposited Items Returned Unpaid; Non-Sufficient Funds Items; Non-Sufficient Funds ACH Items		\$29.00
Home Banking and Web Bill Pay		Free!
E-statements		Free!
24 Hour Teller		Free!
Account Research and Account Balancing Assistance		\$10.00 / hour
Card Reissue		\$5.00
Stop Payments (per request)		\$20.00
Outgoing Wire (domestic)		\$12.00
Outgoing Wire (international)		\$30.00
Draft Copy		\$2.00 / copy
Statement Copy		\$1.00 / page
Dormant Account		\$3.00 / month
Notary Services		Free!
Minimum Balance Fee - Applies when average monthly balance falls below \$50. All accounts with same member identification number are aggregated to determine average monthly balance.		\$3.00 / month
Business Account Fee – Waived if average monthly balance exceeds \$500. Fee does not apply to non-profit corporations or organizations.		\$6.00 / month
Excessive Transfer Fee - Applies for each transfer, above 3 per month, from one account to another to cover overdrawn accounts.		\$3.00
Escheatment Fee		\$35.00
Returned Mail Fee		\$3.00
Child Support Check Fee		\$5.00
Main Account Closed - Applies if account is closed within 6 months of opening.		\$5.00
Levies, Executions and Garnishments		\$25.00
Account Processing Fee - Applies for each main account. Fee is waived if member enrolls in e-statements in lieu of paper statements. Fee waived for youth accounts and for members over 62.		\$1.00 / month
Account Maintenance Letter Fee - Members whose accounts are overdrawn and/or in default shall receive one courtesy letter notifying them of account status. Fee shall apply to all subsequent letters until account is rectified.		\$3.00 / letter