



REGULAR SHARE

Minimum balance to maintain an account \$5.00

Share Only Relationship Fee (if average monthly balance in account is below \$100)	\$5.00
Account closed within 90 days of opening	\$25.00

HOLIDAY AND VACATION CLUB SAVINGS

Early withdrawal	\$20.00
------------------	---------

MANAGED FUND SAVINGS

Minimum balance to earn dividends \$5,000.00

Unlimited withdrawals	Free
Under-minimum balance requirement - each occurrence	\$25.00
Account closed within 90 days of opening	\$25.00

PREMIER MANAGED FUND SAVINGS

Minimum balance to earn dividends \$50,000.00

Unlimited withdrawals	Free
Under-minimum balance requirement - each occurrence	\$25.00
Account closed within 90 days of opening	\$25.00

FREEDOM CHECKING

No minimum balance requirement

Unlimited check writing and /or deposit access	Free
Unlimited withdrawals	Free

MANAGED FUND CHECKING

Minimum balance to earn dividends \$5,000.00

Unlimited check writing and/or deposit access	Free
Unlimited withdrawals	Free

PREMIER MANAGED FUND CHECKING

Minimum balance to earn dividends \$50,000.00

Unlimited check writing and/or deposit access	Free
---	------

ALL CHECKING ACCOUNT FEES

(Freedom, Premier, Managed Fund)

Non-sufficient funds charge	\$35.00 per item
Uncollected funds charge	\$35.00 per item
Courtesy Pay charge due to NSF/Uncollected funds	\$35.00 per item
Collection items (NSF and Uncollected)	\$35.00 per item
Incoming Collection fee	\$35.00 per item
Stop Payment fee	\$35.00 per item
Stop Payment for range of checks (per book)	\$50.00
Overdraft protection from Primary shares account - maximum 6 per month	Free
Overdraft protection from Primary shares account - after 6 per month	\$35.00 per item
ATM withdrawal, balance inquiry of Point of Sale (POS)	Free
Issue of first ATM card with pin number	Free
Issue of first Debit/Check Card (per card)	Free
Replacement of ATM and/or Debit Card (per card per incident)	\$10.00
Rush Debit/ATM Cash Order	\$50.00
Replacement of PIN number	\$5.00

OTHER SERVICES AND FEES

Money Order (\$1,000 maximum for each)	\$2.00
Cashier's Check fee	\$5.00
Cashier's Check Exchange fee	\$35.00
Traveler's Cheques fee	Free
Notary Service	Free
Returned checks - deposited or cashed	\$35.00
Bill Pay NSF fee	\$35.00
Dormant Account fees (1-6 months)	\$5.00
Dormant Account fees (7-60 months)	\$20.00
Return mail fee (per month)	\$7.50
Statement copy	\$5.00 each
History of account fee	\$5.00 each
Faxing of documents (per page)	\$3.00
Negative Share re-activation fee	\$35.00
Verification of Deposit	\$25.00
Research fee (per hour)	\$35.00
Copy of processed checks	\$5.00 each
Copies of other credit union documents (per page)	\$1.00
Check Cashing Fee for Non-Members with City of Miami Checks ONLY	\$35.00
Wire received (incoming)	\$10.00
Domestic Wires (outgoing)	\$25.00
International Wires	\$50.00
Garnishment/Levy/other legal processes	\$125.00
Coins Processing Fee	5% of deposit or exchange
Checks (Temporary)	\$4.00 per page