

# Your Credit Union's SCHEDULE OF FEES

Effective 11-15-08

## GENERAL SERVICES

Cashier / Corporate Checks	\$2.00
Money Orders	\$1.00
Travelers Check Card	\$7.95
Statement Copies (per page)	\$2.00
History Printout (per page)	\$2.00
Telephone Transfer	\$2.00
U.S. Wire Transfer	\$15.00
Foreign Wire Transfer	\$35.00
Close Account (< 6 mos)	\$10.00
Dormant Account (per mo.)	\$3.00
Bill Pay (\$ .50 each additional over 15)	\$3.00
Bad Address/Return Mail	\$5.00
Monthly Maintenance	\$3.00
Escheat Account	\$50.00
Check Cashing (Member & Non-Member)	\$3.00
Fax Service (per page)	\$1.00
Early Withdrawal Christmas Club	\$15.00
Canadian/Foreign Item	\$2.00
Exceed Reg D Limit (per occurrence)	\$5.00
Lien Verification	\$10.00
Verification of Deposit	\$15.00
Prepaid Visa Gift Cards	\$3.00

## LOANS

Loan Late Fee	\$20.00
Home Equity Loan Late Fee	\$75.00
Re-Application Fee Within 6-Months	\$10.00

## CHECKING

Business Monthly	\$5.00
Stop Payment	\$25.00
EFT Stop Payment	\$25.00
NSF Funds	\$25.00
Courtesy Pay	\$25.00
Returned Checks	\$25.00
Automatic Transfer (From Savings) Loans Free	\$2.00
Collection Item	\$25.00
Garnish/Levy	\$25.00
Check Copies	\$3.00
Account Research	\$25/hr.
Temporary Checks (new free) (per page)	\$2.00

## ATM/DEBIT

Replacement ATM	\$5.00
Debit Card Reissue	\$7.00
NSF Funds	\$25.00
ATM Transaction Fee (6 free/ mo.)	\$1.00
Rush Debit Card & Pin	Vendor Chg.

\*Many of these fees may be waived based on your relationship with the credit union.  
\*\*\*Maintenance fee and Check Cashing fee exclude members < 21 years old & over the age of 60. Also excluded if aggregate shares is over \$2,500 or loans over \$3,500.

## Affinity Group Credit Union

Locations:

### Crestwood Community

A part of Affinity Group Credit Union  
27621 W. Warren Ave., Garden City, MI 48135  
734-485-2800 • [www.crestwoodcu.com](http://www.crestwoodcu.com)

### Municipal & Health Services

A part of Affinity Group Credit Union  
144 E. Pike St., Pontiac, MI 48342-2632  
248-334-0568 • [www.mhscu.com](http://www.mhscu.com)

### WySouth

A part of Affinity Group Credit Union  
22855 Gibraltar Rd., Flat Rock, MI 48134  
269 Oak Street, Wyandotte, MI 48192  
734-285-0600 • [www.wysouthfcu.org](http://www.wysouthfcu.org)

Updated  
9-17-2008