



Fee Schedule

The fees appearing in this Fee Schedule are accurate and effective for accounts as of October 1, 2008. If this is a new account please reference your Truth in Savings disclosure for interest rates and annual percentage yields (APY). Also, visit: www.HolyRosarycu.com or call 816.221.2731, for current rates and fees.

Checking Account Fees

- Non-sufficient Funds fee \$15 per item
Includes NSF fee (non-sufficient funds fee for returned items)
- Stop payment fee.....\$15 per request
- Check printing feePrice varies per check style
- Overdraft Protection transfer fee.....\$2.00 per transfer
- Check copy fee\$2 per copy after 6 free/year

Electronic Funds Transfer Fees (Applicable to all Accounts)

Visa Check Card Fees:

- ATM withdrawal fee 1st 6 in month free and \$1.00 thereafter
- Inquiry fee or transfer fee at ATM \$1.00
- Replacement card/PIN fee \$5
- International Service fee on foreign transactions08%-1.00%
(VISA fee dependent on country of fee origin)

Electronic Funds Transfer Fees:

- Non-sufficient Funds fee..... \$15
Includes NSF fee (non-sufficient funds fee for returned items)

Other Service Fees (Applicable to All Accounts)

- Statement copies \$3 per statement
- Money Orders \$1.25
- Account reconciliation/research fee first hour free, \$25 per hr thereafter
- Deposited item return fee\$15 per item
- Foreign transaction return fee Pass through actual fee
- Items sent for collection fee.....\$15 per item
- Legal process fee..... \$25
- Telephone Staff-assisted transactions (for transactions that could be completed using online banking) \$1

Savings Account Fees

- Savings account excessive withdrawal fee: \$2 per withdrawal after 6 withdrawals per month
- Savings account early closure fee: \$10 if account is closed within 90 days of opening
- Savings account check cashing fee (For members with no loans or checking accounts and less than a \$100 balance in all savings accounts): \$1 per \$100 per check
- Savings account minimum balance fee: \$2 per quarter for members with no other savings, checking or loan products, and less than \$100 balance in savings (Does not apply to accounts open less than one year or youth accounts.)
- Holiday Club early withdrawal fee: \$5 per withdrawal