



O & R UTILITIES EMPLOYEES FEDERAL CREDIT UNION

PO Box 470 ▪ Monroe, NY 10949 ▪ Phone: (845)774-0831 ▪ Fax: (845)774-0835 ▪ www.orutilfcu.org

Fee Schedule - Effective 05/01/2019

Membership Fee	\$0
Return Deposit/Loan Payment: per Item	\$29
Returned Draft or ACH Payment	\$29
Stop Payments: ACH Payment, Drafts, Official Check	\$29
Early Withdrawal From Holiday Club	\$15
Transfer From Shares to Share Draft to Cover Overdraft	\$10
Money Market Below Minimum Balance Of \$2,500: Monthly	\$20
Overdrawn Account Fee	\$29
Negative Account: Every 10 Business Days	\$10
Closing Account (Within 90 Days Of Opening)	\$25
Inactive Acct (2 Yrs No Activity, over 18): Quarterly	\$10
CU Official Check, Payable To Third Party	\$5
Replacement Of Visa ATM/Debit Card	\$5
Out of Our Network ATM Fee: per Transaction	\$2
Draft Printing	Per Catalog
Photocopy Of Drafts: per Item	\$5
Statement Copy over 90 days	\$5
Account Verification	\$15
Reconciliation Of Account: per Hour	\$30
Abandoned Property	\$75
Legal Process (ex: Levy, Notices, Trusts)	\$100
I-Pay Inactivity Fee (3 months no activity): Monthly	\$5
American Express Gift Checks: per Check	\$2
Domestic Wire Transfers - Outgoing	\$29
Foreign Wire Transfer- Outgoing	\$60
Expedited Delivery:	CU Cost