



Schedule of Fees
(Effective September 1, 2007)

Checking Accounts

Totally FREE Checking Account	FREE
NOW Checking Account if daily balance drops below \$250.00	\$3.00 per month
Overdraft Insufficient Funds per item	\$20.00
ACH Insufficient Funds per item	\$20.00
Stop Payment on Member checks	\$20.00
Sweep transfer to cover returned checks (3 free per month)	\$3.00 each
Checking Account - check copy	\$5.00 each
Statement Copy-per month	\$2.00
Research Fee (1 hour minimum)	\$20.00/hr

Debit/ATM Card

Transactions made at Quincy CU ATMs	FREE
Transactions made at ATM (other than a Quincy CU ATM) 8 Free per month	\$1.00 each
POS Transactions made an ANY Location	FREE
Replacement ATM/Debit/Credit Card First Card FREE	\$10.00 each
Expedited Debit/Credit Card	\$25.00

Miscellaneous Fees

Abandoned Property Fee	\$50.00
Levy/Attachment Processing Fee	\$50.00
Outgoing Wire Transfer	\$20.00 each
Guaranteed Signatures (3 free per month)	\$1.00
Notary Service	FREE
Loose Coin Deposit	5% of daily deposit exceeding \$200

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Certificate Early Withdrawal Penalties

6 months - 12 months	1 month interest
13 months - 36 months	3 months interest
37 months and over	6 months interest

Returned Deposit Items

Member Items	\$15.00 each
Non-Member Items	\$3.00 each

Checks

Treasurer's Checks Withdrawn from Account	FREE
Money Order	\$1.00 each
Stop Payment on Treasurer Check	\$20.00
Stop Payment on Money Order	\$20.00
American Express Traveler's Cheques	FREE
American Express Traveler's Cheques for Two	1.00% of purchase amount
American Express Gift Cheques	\$2.50 each
Foreign Currency	\$7.00 per order

Home Banking and Bill Pay

Home Banking (Q-Net)	FREE
Bill Pay Service	FREE
Stop Payment on Bill Pay Check	\$20.00 each
Copy of Bill Pay Check	\$3.00 each
Insufficient Funds on Bill Pay Check	\$20.00 each

Safe Deposit Boxes*

3 x 5 Box	\$30.00
5 x 5 Box	\$40.00
3 x 10 Box	\$50.00
5 x 10 Box	\$75.00
10 x 10 Box	\$150.00
Lost Key Charge	\$25.00
Redrilling Fee	\$150.00

* Please note the lessor does not provide insurance coverage for the contents of your Safe Deposit Box.