



Schedule of Fees
(Effective March 22, 2017)

Checking Accounts

Totally FREE Checking Account	FREE
Maintenance Service Charge if NOW Checking Account daily balance drops below \$250.00	\$3.00 per month
Insufficient Funds Charge (Returned)*	\$25.00
Insufficient Funds Charge (Returned) ACH	\$25.00
Stop Payment	\$25.00
Sweep transfer to cover returned checks (3 free per month)	\$3.00 each
Checking Account - check copy	\$5.00 each
Statement Copy	\$2.00 per month
Research Fee (1 hour minimum)	\$20.00/hr
Check Printing Fee	Varies by Design

Returned Deposit Items

Member Items	\$20.00 each
Non-Member Items	\$5.00 each

Debit/ATM Card

QCU ATM or Point of Sale Transactions	FREE
ATM Withdrawal Service Charge. Transactions made at non-QCU ATMs- 8 Free per month	Then \$1.00 each
Replacement ATM/Debit/Credit Card First Card FREE	\$10.00 each
Expedited Debit/Credit Card	\$25.00

Share Certificate Early Withdrawal Penalties

Up to 12 months	30 days dividends
Up to 36 months	90 days dividends
Up to 84 months	180 days dividends

*A fee may be imposed by check, in person withdrawal, ATM withdrawal, or other electronic means.

Checks	
Treasurer's Checks Withdrawn from Account (Max. 2 per day)	FREE
Money Orders (Max. 3 per day)	\$1.00 each
Stop Payment on Treasurer's Check/Money Order	\$25.00
American Express Traveler's Cheques	FREE
American Express Traveler's Cheques for Two	1.00% of purchase amount
American Express Gift Cards	\$3.50 each
American Express Gift Cheques	\$2.50 each
Foreign Currency	\$15.00 per order

E-Services	
Q-Net Internet Banking/Bill Pay Service	FREE
Stop Payment on Bill Pay Check/POP Money Transaction	\$25.00 each
Copy of Bill Pay Check	\$5.00 each
Insufficient Funds Charge (Returned) Bill Pay Check	\$25.00 each
Insufficient Funds Charge (Returned) External Transfer	\$36.00 each
Outgoing External Account Transfers (Standard Delivery)	\$2.00
Outgoing External Account Transfers (Next Day Delivery)	\$10.00
Outgoing Person to Person Transfers (POP Money) Standard Delivery	\$1.00
Outgoing Person to Person Transfers (POP Money) Next Day Delivery	\$3.00
Request Money Transaction Fee	\$1.00

Miscellaneous Fees	
Abandoned Property Fee	\$50.00
Inactive Account Fee (No Financial Transaction in 12 months)	\$3.00 Monthly
Levy/Attachment Processing Fee	\$50.00
Outgoing Wire Transfer	\$25.00 each
Guaranteed Signatures/Notary Service	FREE
Loose Coin Deposit	5% of daily deposit exceeding \$250

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Federally insured by NCUA

