

<b>CHECKING FEES</b>	
<b>Checking Accounts</b>	
Regular Checking Account	Free
Checking Plus (balance below \$1,500)	\$5.00/month
Checking Rewards Maintenance Fee	\$5.00/month
<i>Applies only when direct deposit and online statements are not maintained.</i>	
Club / Association Account	\$5.00/month
<b>SAVINGS FEES</b>	
<b>Basic Savings/Name-Your-Own Savings Accounts</b>	
Maintenance	Free
<b>Money Management Account</b>	
Maintenance	Free
<b>Term Savings Account</b>	
Maintenance	Free
Early Withdrawal Penalties (minimum of \$20.00)*	
3-11 Month	Dividends earned, not to exceed 90 days
12-60 Month	Dividends earned, not to exceed 180 days
*Withdrawals made in the first 6 days are subject to the greater of 7 days of interest or \$20.00	
<b>IRA Accounts</b>	
IRA Premature Withdrawal Penalties	\$25.00
<i>(Under age 59-1/2. IRS penalty will also apply.)</i>	
All Outgoing Transfers or Rollovers	\$25.00
<b>CHECKING &amp; SAVINGS SERVICES FEES</b>	
ATM Card or Check Card	Two (2) free per account
Additional cards	\$10.00/each
Replacement of ATM / Check Card	First free, then \$10
<b>ATM / Check Card PIN Transactions</b>	
First 10 per month	Free
After first 10	\$1.25/each
Check Card Signature-Based Transactions <i>(unlimited)</i>	Free
Check Card Maximum ATM Withdrawal Limit Per Day	\$500.00
ATM Card <i>(existing)</i> Withdrawal Limit Per Day	\$300.00
Return of an Item You Deposited	\$25.00
Verification of Deposit	\$15.00 per request
Certified/Cashier Checks	\$5.00
Stop Payment Order (Check or Electronic Transfers)	\$20.00
Check or ACH Debit Returned	\$25.00/item
Copy of Personal Check -	\$10.00/each
Online Check Copy (if available)	Free
Check Copy Person-to-Person	\$10.00/each
Non-Member Check Cashing	\$3.00
<b>Paid NSF Fees</b>	
Courtesy Pay	\$35.00
<i>May cover Electronic Transfers (ACH/Bill Payment, &amp; Electronic Check Conversions), Checks, ATM/POS and Visa Check Card transactions. Refer to Courtesy Pay Disclosure for Terms and Conditions.</i>	
Negative Balance	\$35.00
<i>Applies to transactions not covered by an Overdraft Protection Option</i>	
Overdraft Transfer from Savings - Automatic	\$10.00
Overdraft Transfer from Savings - Manual	\$30.00
Holiday Club Account Early Withdrawal	\$15.00

<b>LOANS and CREDIT CARDS</b>	
<b>Loans</b>	
Late Loan Payment	\$25.00
Stock Sales / Delivery	\$15.00
Duplicate Lien Release	\$25.00
<b>Credit Cards</b>	
RateWise® Mastercard	No annual fee
Platinum Visa	No annual fee
Quorum FCU Cash Advance	1% (\$5min/\$20 max)
<i>Finance charge assessed from the day of cash advance to the day of full payment.</i>	
Non-Credit Union Credit Card Cash Advance	\$25.00
Late Payment	\$25.00/each
Over-Limit	\$25.00
Replacement of Credit Card	First free, then \$10
Three (3) Credit Card Convenience Checks	Free
<b>MORTGAGES</b>	
<b>First Mortgages &amp; Home Equity loans</b>	
<b>Application Fees</b>	
First Mortgage Application	\$375.00
Co-Op Loan Application	\$375.00
Rate Lock Deposit (conforming/non-conforming)	\$500 / \$1,000
Flex Lock	0.25%
RealtyLine	\$295.00
Fixed Home Equity Loan (Home Secured)	\$295.00
Late Payment	Varies - please call
Appraisal (Home Equity Loans)	Free
Closing Costs (Home Equity Loans)	Free
Subordination Agreement Fee	\$75.00
Preparation and Recording of Satisfaction (Home Equity Loans)	\$50.00
Modification	\$225.00
Trust Agreement	Variable - begins at \$150.00
Verification of Mortgage	\$15.00 per request
<b>CONVENIENCE FEES</b>	
Online Banking	Free
Online Bill Payment	Free
Bill Payment Re-Application	\$5.00
Bill Payment Check Copy	\$10.00
Bill Payment Stop Payment	\$20.00
Bill Payment Year-End CD	\$25.00
Online Deposits Adjustment	\$15.00
Online Deposits Late Fee	\$35.00
Western Union Money Transfer	Varies
<b>Wire Transfer</b>	
Incoming	Free
Outgoing Domestic - Online	\$15.00
Outgoing Domestic - Person-to-Person	\$25.00
Outgoing International - Online	\$35.00
Outgoing International - Person-to-Person	\$50.00
Recurring Wire Transfer	\$5.00
<b>External Transfers</b>	
Premium Transfers	\$8.00
<b>Transactions By Phone (VoiceConnect)</b>	
American Express Gift Card	\$3.95
American Express Gift Cheque	\$2.50
American Express Traveler's Cheques	\$1.25
<b>Miscellaneous Fees</b>	
Abandoned Property Processing	\$100.00
Bad Address / Returned Mail	\$2.50 per occurrence
Statement Copy	\$10.00
Mid-Cycle Statement History	\$10.00/request
Photocopy of Quorum FCU check	\$5.00/each
Stop Payment of Quorum FCU Withdrawal Check	\$15.00
Dormant Account	\$3.00
Notarization (where available)	Free
Signature Guarantee Medallion (where available)	Free
Foreign Item Collection	\$15.00
Account Research	\$20.00/hr. (\$20 min.)
Subpoena/Restraining Notice/IRS Levy	\$25.00
<b>Overnight Mail</b>	
Domestic	\$15.00
International	\$25.00
Saturday Delivery	Add \$5.00