



# Member Fee Schedule

Effective November 1, 2024

## FEES APPLICABLE TO ALL ACCOUNTS

| DESCRIPTION  | FEE       |
|--|-----------|
| Return Deposited Item, <i>per item</i> .....                   | \$8.24    |
| Early Closeout Fee, <i>per account</i> .....                   | \$5.00    |
| (New Accounts closed within 180 days)                          |           |
| Insufficient Funds Charge, <i>per paid/returned item</i> ..... | \$32.00   |
| (Check, ATM/POS, EFT or Member Privilege)                      |           |
| Reduced Fee for 18/65 Checking, <i>per item</i> ..             | \$5.00    |
| Uncollected Funds Charge, <i>per paid/returned item</i> .....  | \$32.00   |
| (Check, ATM/POS, EFT or Member Privilege)                      |           |
| Reduced Fee for 18/65 Checking, <i>per item</i> ..             | \$5.00    |
| Stop Payment Fee, <i>per item</i> .....                        | \$32.00   |
| (Check, EFT, Money Order or Official Check)                    |           |
| Electronic Statements .....                                    | No Charge |
| Online Banking and Online Bill Pay .....                       | No Charge |
| <i>Special Services:</i>                                       |           |
| Stop Payments (Check or ACH), <i>per item</i> .....            | \$32.00   |
| Same Day/Overnight Payments, <i>per item</i> ....              | \$15.00   |
| Audio Response (Memberline) .....                              | No Charge |
| Inactive Fee, <i>per month</i> .....                           | \$5.00    |
| (after 12 mos inactivity)                                      |           |
| Abandoned Property Fee, <i>when escheated</i> .                | \$30.00   |
| Tax Levy Fee, <i>per levy</i> .....                            | \$40.00   |
| Child Support Levy Fee, <i>per levy</i> .....                  | \$40.00   |
| <i>Copies:</i>   |           |
| Check Printing Charge, <i>per check</i> (first 6 free)         | \$8.00    |
| Statement Printing Charge, <i>per statement</i>                | \$5.00    |
| Account Activity Charge, <i>per printout</i> .....             | \$2.00    |
| Account Research, <i>per hour</i> .....                        | \$25.00   |
| <i>Wire Transfers:</i>   |           |
| Incoming Wire Charge, <i>per wire</i> .....                    | \$10.00   |
| Outgoing Wire Charge, <i>per wire</i> .....                    | \$20.00   |
| Foreign Wire Charge, <i>per wire</i> .....                     | \$40.00   |
| Canadian Item Processing Fee, <i>per item</i> .....            | \$25.00   |

## CHECKING ACCOUNT

| DESCRIPTION  | FEE    |
|--|--------|
| Overdraft Transfer <i>per transfer from shares</i> ..... | \$5.00 |
| Over the Counter Checks, <i>per sheet of 4</i> .....     | \$1.00 |
| Essential Checking:                                      |        |
| Paper Statement Fee, <i>per month</i> .....              | \$2.00 |
| (For members not enrolled in e-statements)               |        |
| Advantage Checking, Powered by BaZing:                   |        |
| BaZing Fee, <i>per month</i> .....                       | \$6.00 |

## IRA ACCOUNT

|   |         |
|---|---------|
| IRA Transfer Fee, <i>per plan</i> ..... | \$10.00 |
|---|---------|

## MONEY MARKET ACCOUNT

|  |         |
|--|---------|
| Maintenance Service Charge, <i>per month</i> ..... | \$15.00 |
| (if daily balance falls below \$2,000)             |         |

## CLUB ACCOUNT

|  |         |
|--|---------|
| Early Withdrawal Fee, <i>per withdrawal</i> .....  | \$10.00 |
| (Applies to Withdrawals prior to end of club year) |         |

## ATM

|   |           |
|---|-----------|
| Withdrawals .....                       | No Charge |
| Balance Inquiries .....                 | No Charge |
| Card Reissue Fee, <i>per card</i> ..... | \$15.00   |
| (ATM or Debit Card)                     |           |

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## SAFE DEPOSIT

|   |          |
|---|----------|
| Safe Deposit Box Rental                           |          |
| Size  |          |
| 3 X 5 .....                                       | \$30.00  |
| 5 X 5 .....                                       | \$35.00  |
| 3 X 10 .....                                      | \$45.00  |
| 5 X 10 .....                                      | \$55.00  |
| 10 X 10 .....                                     | \$90.00  |
| Safe Deposit Box Late Fee, <i>per month</i> ..... | \$5.00   |
| Lost Key, <i>per key</i> .....                    | \$20.00  |
| Box Drilling, <i>per box</i> .....                | \$150.00 |

## OTHER

|   |         |
|---|---------|
| Money Order Fee, <i>per item</i> .....              | \$5.00  |
| (Fee Waived for 18/65 Checking)                     |         |
| Official Check Fee, <i>per item</i> .....           | \$5.00  |
| (Fee Waived for 18/65 Checking)                     |         |
| Notary Fee (non-member), <i>per document</i> .....  | \$1.25  |
| Medallion Stamp, <i>per document</i> .....          | \$10.00 |
| Faxes/Copies - Local/Non Local, <i>per page</i> ... | \$2.00  |
| Mortgage Discharge Reissuance .....                 | \$35.00 |
| Returned Mail Fee, <i>per item</i> .....            | \$5.00  |

(800) 821-0160 • [www.freedom.coop](http://www.freedom.coop)  
 10 Locations throughout the Pioneer Valley



Federally insured by NCUA. Shares and deposits in excess of NCUA limits are fully insured by MSIC. FCU-0063 11/24