



Member Fee Schedule

Effective November 1, 2017

FEES APPLICABLE TO ALL ACCOUNTS

DESCRIPTION	FEE
Return Deposited Item, <i>per item</i>	\$ 7.23
Early Closeout Fee, <i>per account</i>	5.00
(New Accounts closed within 60 days)	
Insufficient Funds Charge, <i>per item</i>	30.00
(Check, ATM/POS, EFT or Member Privilege)	
Uncollected Funds Charge, <i>per item</i>	30.00
(Check, ATM/POS, EFT or Member Privilege)	
Stop Payment Fee, <i>per item</i>	30.00
(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>	\$30.00
Same Day/Overnight Payments, <i>per item</i>	\$15.00
PopMoney Next Day Payments, <i>per payment</i>	0\$
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>	12.00
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> ...\$	8.00
Over the Counter Checks, <i>per sheet of 4</i>	1.00
Regular NOW Checking	No Charge
Freedom NOW Checking:	
Maintenance Service Charge, <i>per month</i>	15.00
If any of the following are not met:	
Minimum Balance Requirement (\$2,500)	
Direct Deposit Requirement	
Point of Sale Requirement (2 per month)	

IRA ACCOUNT

IRA Transfer Fee, <i>per plan</i>	\$ 25.00
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MONEY MARKET ACCOUNT

Maintenance Service Charge, <i>per month</i>\$	15.00
(If 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>	25.00
(ATM or Debit Card)	

SAFE DEPOSIT

Safe Deposit Box Rental	
Size	

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3 X 5	\$ 30.00	Traveler's Check Fees	No Charge
5 X 5	35.00	Traveler's Checks for Two	1.00/\$100
3 X 10	45.00	Notary Fee (non-member), <i>per document</i>	1.25
5 X 10	55.00	Medallion Stamp, <i>per document</i>	10.00
10 X 10.....	90.00	Faxes/Copies - Local/Non Local, <i>per page</i> ...	2.00
Safe Deposit Box Late Fee, <i>per month</i>	5.00	Mortgage Discharge Reissuance	35.00
Lost Key, <i>per key</i>	20.00	Returned Mail Fee, <i>per item</i>	5.00
Box Drilling, <i>per box</i>	150.00		

OTHER

Money Order Fee, <i>per item</i>	\$ 2.00
Official Check Fee, <i>per item</i>	5.00

Winproof

(800) 821-0160 • 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.