



Fee Schedule.

Effective July 1, 2022

The following list of fees reflects the credit union philosophy that members who use certain costly services should pay for them, rather than ask all members to share the cost. In this way, the entire membership of Expedition Credit Union is served in the fairest way possible.

SHARE VALUE	
Per value of one share	\$5.00
Membership Share must be held in one of the following Primary Share Accounts:	
Membership share	\$5.00
Trust savings	\$5.00

CHECKING ACCOUNTS	
Minimum balance fee*	\$0
(Unlimited check writing on all accounts)	
Printed Checks	Prices Vary
(ask a representative for options)	
Paper statement fee	\$2.00/month
(Waived for High Yield or Cash Back Checking and members under age 18)	
Non-sufficient funds (NSF) *	\$35.00/item
Privilege Pay*	\$30.00/item
Privilege Pay Plus*	\$30.00/item
Overdrawn fee	\$30.00/item
Stop payment	\$35.00 each

*A fee will be charged each time the item is submitted for payment. This may result in multiple fees charged for the same item. A combined maximum of four Privilege Pay or Non-Sufficient Fund Fees may be charged per day.

Privilege Pay (P.P.) and Privilege Pay Plus (P.P. Plus) is a service that allows Expedition to pay an item(s) written on our member's checking account even if it causes the account to become overdrawn. P.P. is a standard overdraft practice that comes with your checking account. P.P. authorizes transactions for: share drafts/checks or other transactions made using the checking account number, automatic bill payment, and ACH transaction. P.P. does not authorize ATM or everyday debit card transactions. To authorize us to pay overdrafts on ATM and everyday debit card transactions, you will need to opt into P.P. Plus. P.P. and P.P. Plus will be used with any account where the primary member is over the age of 18 and has been maintained in good standing. The member can opt out of this service by notifying the credit union. For debit card transactions, you must have previously opted-in or the transaction will be declined. Both P.P. services may provide certain accountholders in good standing with the ability to overdraw their personal checking account up to a maximum of \$1000 including fees. This privilege is only for consumer checking accounts and will be limited to a maximum amount of \$1000 overdraft (negative) balance. Overdraft / P.P. fees, as well as the amount of the overdraft, will be subtracted from any P.P. limit.

Payment by the credit union is a discretionary courtesy and not a right of the member or an obligation of the credit union. If we do not authorize and pay an overdraft, your transaction will be declined. Transaction types that are eligible for P.P. include and are limited to: share drafts/checks and other transaction made using your checking account number, automatic bill payments, and ACH transactions. Transaction types that are eligible for P.P. Plus include and are limited to: ATM transactions and debit card transactions.

You must bring your account balance to a positive balance at least once every 30 days or less or Privilege Pay may be suspended. You have up to 45 days to bring your account positive or your account will be closed. The credit union, at its discretion, can cancel these protection /services and cease paying overdrafts at any time without prior notice of reason or cause. Failure to bring the account to a positive balance will result in further collection action and negative information will be reported to the appropriate credit reporting agency.

CASHIER CHECKS	
Teller check to 3rd party	\$3.00/check
(payment cannot be stopped)	
Certified Teller check	\$8.00/check
(payment cannot be stopped)	

BUSINESS/ORGANIZATION	
Monthly Checking fee	\$10.00/month

EXPEDITION VISA DEBIT CARD	
Monthly/Annual Fee	None
Card replacement	\$15.00
International Currency Fee	1% of total purchase
Rush plastic (2 day)	\$20.00
Pin reissue	\$5.00

CHECK COPIES	
	\$5.00/check (free within Online Banking)

RETURNED DEPOSIT ITEM	
Deposit item returned	\$10.00

IRA EARLY CLOSING	
	\$25.00/member

COIN COUNTER	
(Coon Rapids Branch only)	
Members	Free
Guest Members	8% service fee

FOREIGN CHECK DEPOSITS	
Foreign item processing	\$20.00 – \$50.00 item
(depending on currency)	
Foreign item returned	\$40.00 – \$100.00 item
(depending on currency)	

BILL PAY	
Bill Pay Service	FREE
Expedited Bill Pay check fee	\$30.00/check

MONEY TRANSFERS	
Phone e-payment from another financial	\$10.00/request
Web e-payment from another financial	\$5.00/request
Account to Account (A2A) expedited fee	\$3.00/occurrence
Person to Person (P2P) expedited fee	\$3.00/occurrence
Real time P2P recipient fee	\$1.50/paid by recipient

RETURNED MAIL	
Returned statement	\$10.00/statement

WIRE TRANSFERS	
Wire transfer (outgoing)	\$25.00/item
Wire transfer (incoming)	\$5.00

ACCOUNT RESEARCH & RECONCILING	
Account reconciliation	\$30.00/hr
(\$30.00 minimum charge)	
Account research	\$30.00/hr
(\$30.00 minimum charge)	
Special handling	\$20.00/occurrence

INACTIVE ACCOUNTS	
	\$10.00/quarter , charged after 12 months & combined account balance is less than \$100.00

ITEMS PRESENTED FOR COLLECTION	
	\$35.00/item

LEVY/GARNISHMENT	
	\$35.00 each

STATEMENT COPIES	
	\$5.00 per statement

Convenience Services Free of Charge: Online & Mobile Banking, Mobile Deposit, Mobile Wallets, Telephone Banking, eStatements, Account Alerts, Debit Card Controls, Notary Stamp Service, and Shared Branching. (limitations apply)



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NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine (ATM) that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

PLEASE NOTE: Savings and CDs may be subject to an early redemption penalty. Details are contained in agreements and/or disclosures relating to specific programs. Fees subject to change as provided for in the various agreements. Tax included in fees where applicable. All fees are reviewed by your elected volunteer Board of Directors.