

## Monthly Maintenance Fees

Account Type	Fee (Essential) <sup>1</sup>	Fee (Enhanced) <sup>2</sup>
<b>Arizona Checking</b> Avoid monthly maintenance fees with one of the following: a minimum of one direct deposit of \$100.00 or more each month; a minimum of 10 debit card purchases each month; \$2,000.00 aggregate average daily balance in checking, savings, and money market deposits; or \$10,000.00 aggregate month-end loan balance.	\$7.00	None
<b>Premium Checking</b> Avoid monthly maintenance fees with one of the following: \$5,000.00 average daily checking account balance; \$15,000.00 aggregate average daily balance in checking, savings and/or money market deposits; or \$20,000.00 aggregate month-end loan balance.	\$12.00	None
<b>Student Checking</b> Avoid monthly maintenance fees with one of the following: be within the first five years of account opening or a minimum of one direct deposit of \$100.00 or more monthly.	\$6.00	None
<b>Your Savings Account</b> Avoid monthly maintenance fees by having eStatements and at least one recurring direct deposit or automatic funds transfer monthly.	\$5.00	\$5.00
<b>Money Market</b> If the account balance is less than \$1,000.00 at month end.	\$10.00	\$10.00

## Debit Card Fees

Description	Fee (Essential)		Fee (Enhanced)	
	First	Free	First	Free
Debit Card Replacement (Lost or Stolen)	Second	\$10.00	Second	Free
	Thereafter	\$15.00	Thereafter	Free
Visa® Debit PIN Replacement	Free		Free	
Visa® Debit Receipt Copy	\$4.00		\$4.00	
Credit Union ATM Withdrawals (on-us)	Free		Free	
Non-proprietary ATM Withdrawals	\$1.00 per transaction after two transactions per month		\$1.00 per transaction after four transactions per month	
Foreign Transaction Fee	1.00% of the transaction amount		1.00% of the transaction amount	

## Overdraft & Returned Item Fees

Description	Fee (Essential)	Fee (Enhanced)
Courtesy Pay Overdraft Protection Fee	\$32.00 per item (\$35.00 per item effective 09/01/17)	\$32.00 per item (\$35.00 per item effective 09/01/17)
NSF Returned Item Fee	\$32.00 per item	\$32.00 per item
Overdraft Transfer Fee	\$5.00 per item	\$5.00 per item after three
Loan Overdraft Fee	\$5.00 per item	\$5.00 per item after three
Deposited Item Return	\$15.00 per item	\$15.00 per item

## Inactivity Fee

Description	Fee (Essential)	Fee (Enhanced)
<b>Checking Account</b> After no activity for five months.	\$7.00 per month	\$7.00 per month
<b>Savings Account</b> After no activity for six months, no other related accounts, and a balance less than \$500.00 for account holders 18 years of age or older.	\$7.00 per month	\$7.00 per month

## Excessive Transfer Fee

Description	Fee (Essential)	Fee (Enhanced)
Transfer from Savings and Sub-shares	\$7.00 each after six per month	\$7.00 each after six per month

<sup>1</sup> Essential Member Criteria: Members with combined aggregate savings and loan balances less than \$30,000.00.

<sup>2</sup> Enhanced Member Criteria: Members with combined aggregate savings and loan balances of \$30,000.00 or more. Memberships in the same household may be combined to reach the Enhanced rewards level.

## Other Maintenance Fees

Description	Fee (Essential)		Fee (Enhanced)	
Abandoned Property	\$100.00		\$100.00	
Account Reconciliation	\$15.00 per hour		\$15.00 per hour	
Account Research One quarter hour minimum.	\$15.00 per hour		\$15.00 per hour	
Check Copies	\$1.00 per item		First three per month	Free
			Thereafter	\$1.00 per item
Check Printing	Prices Vary		Prices Vary	
Coin Counter or Rolled Coin Redemption	Member	Free	Member	Free
	Non-member	10% of transaction	Non-member	10% of transaction
Collection (Domestic)	\$7.50 per item		\$7.50 per item	
Collection (Foreign)	Varies		Varies	
Copy of IRS Tax Forms (e.g. 1099, 1098, etc.)	\$1.00		Free	
Deposit Verification	\$10.00		\$10.00	
Legal Actions (e.g., Levy, Garnishment)	\$100.00		\$100.00	
Official Check	\$5.00 per item		\$5.00 per item	
Return Mail/Bad Address	\$10.00 per month		\$10.00 per month	
Statement Copy	\$1.00 per statement		Free	
Stop Payment	\$32.00 per request		Free	
Transaction History	\$1.00 per statement		Free	
Wire Transfer (Domestic Outgoing)	\$20.00		\$20.00	
Wire Transfer (Domestic Incoming)	\$10.00		\$10.00	
Wire Transfer (Foreign Outgoing)	U.S. Currency	\$60.00	U.S. Currency	\$60.00
	Foreign Currency	\$50.00	Foreign Currency	\$50.00
Wire Transfer (Foreign Incoming)	\$10.00		\$10.00	

## Online Banking Fees

Description	Fee (Essential)		Fee (Enhanced)	
Bill Payment Returned Item (NSF)	\$32.00		\$32.00	
Bill Payment Monthly Service	Free		Free	
Expedited Bill Payment (Check)	\$25.00 per payment		\$25.00 per payment	
Expedited Bill Payment (Electronic)	\$5.00 per payment		\$5.00 per payment	
Online Banking Monthly Service	Free		Free	
Funds Transfer (Next Day Premium Inbound) Depositing funds into a OneAZ Credit Union account.	First two per month	Free	First two per month	Free
	Thereafter	\$3.00	Thereafter	\$3.00
Funds Transfer (Next Day Premium Outbound) Withdrawing funds from a OneAZ Credit Union account.	\$10.00 per item		\$10.00 per item	
Request Money	\$0.50 per request		\$0.50 per request	
Request Money Payment	\$1.00 per payment		\$1.00 per payment	
POP Money (Standard Delivery) Withdrawing funds from a OneAZ Credit Union account to pay an individual.	Free		Free	
POP Money (Next Day Delivery)	\$8.00		\$8.00	
Three Day Standard Inbound Depositing funds into a OneAZ Credit Union account.	Free		Free	
Three Day Standard Outbound Withdrawing funds from a OneAZ Credit Union account.	\$8.00		\$8.00	

### Federally Insured by the NCUA

The fees appearing on this schedule are effective for accounts as of the Effective Date indicated on this Fee Schedule. If you have questions or require current fee information for your accounts, please call the Credit Union at (844) 663-2928.