



FEE SCHEDULE

DEBIT CARD	
Aspire FCU Transaction Fees at Non-Aspire ATMs (The sponsoring financial institution of the non-Aspire FCU ATM may assess a separate fee. Allpoint ATM transactions are free.)	
Custom Debit Card	\$10/Issuance (including lost/stolen)
Delivery of Card to an Alternate Address	\$5
ePower Plus Checking	\$0/Transaction
Express Delivery of Card	\$30
Member Savings, Fresh Start Checking, eChecking, Premier 10 Checking and Advantage 5 Checking	\$2/Transaction
Replacement Card	\$10
CHECKING	
Advantage 5**, Premier 10 and Plus** Checking minimum balance fee	\$10/month if min balance not met
eChecking monthly maintenance fee	\$2/month
ePower Plus Checking	\$1/month inactivity fee+
MONEY MARKET ACCOUNT	
Premier Advantage, Traditional Money Market, Money Market Plus** and Money Market 2006** minimum balance fee	\$10/month if min balance not met
FREE SERVICES	
Allpoint ATM Transactions	
Call24 Telephone Banking Service 888.322.3732 or 800.995.3666	
eStatements and eNotices through My CU Online	
Live Member Care 24/7, 365 days/year	
Mobile Banking	
Mobile Deposits	
My CU Online (Online Banking Service)	
Notary Public Service	
Shared Branching (in-branch deposits and cash withdrawals)	
Wire Transfers (incoming)	
OTHER SERVICES	
Account to Account Transfer, Balance Inquiry, Change of Address* (Free through Call24 and Online Banking) <i>*not available through Call24</i>	\$2
Account Verification/Forms Completion	\$2
CARFAX Service	\$15
Check Printing	Prices Vary
Credit Report Review	\$19.99
Dormant (Inactive) Account*	\$10/Month
Duplicate Lien Release Request	\$5
Early Closure (if account is closed within six months of opening)	\$25
Escheat, Subpoena, Restraining Order or IRS Levy	\$100
Excessive Transaction - Savings/Money Market (total of six transactions allowed free per month)	\$35/Each
Foreign Check Collection Item	\$15
Hardship Loan Extension	\$40/Month or \$75/Two Months
Inactive Bill Payer (after 6 months of inactivity)	\$5/Month
Loan Due Date Changes (one allowed per loan term)	\$15
Loan Payment Processing Fee***	\$15

Official Check (in branch)	\$5
Overnight Mail	Costs Vary
Paper Statement (Free eStatements)	\$2/Statement Period
Research	\$30/Hour
Returned Check, Overdraft Protection, Returned Deposited Item and Returned ACH Origination	\$35
Statement Copy, Check Copy and Account Printout	\$2/Item
Stop Payment Order	\$35/Item/Series
Undeliverable (Bad Address) Mail	\$2/Month
Wire Transfer (Domestic/Outgoing)	\$25
Wire Transfer (International/Outgoing)	\$50
SHARE VALUE	
Par Value of One Share	\$5

*The dormant fee will be assessed on each individual member account number that has not had member-directed financial transaction(s) within a 12-month period with the exception of Certificate and IRA/ESA Accounts.

**Products currently not offered to new depositors; fees apply to existing products.

***Payment made to existing Aspire FCU Loan via credit card, debit card or ACH debit from another financial institution

†A \$1/month inactivity fee will be assessed to ePower Plus Checking Accounts without posted Debit Card Transactions during the month.

The rates, fees and terms appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on the Truth-in-Savings Disclosure. Call 732.388.0477, visit our website at www.aspirefcu.org or contact our branch for current rates, yields, fees and terms.

