

Member Merits Program Rewards¹

Product Fees	Essential	Enhanced	Premier
Accounts:			
Basic Savings ² - (\$250 min. balance)	0	0	0
Less than minimum balance	3.00/mo	0	0
Money Market (\$1,000 min. balance)	0	0	0
Less than minimum balance	15.00/mo	10.00/mo	5.00/mo
IMMA (\$10,000 min. balance)	0	0	0
Less than minimum balance	20.00/mo	15.00/mo	5.00/mo
Overdraft Protection Transfer			
from Shares/Visa ³ /PLOC	0	0	0
Stop payment	25.00	20.00	10.00
Check copy	5.00	3.00	1.00
Statement copy	5.00	3.00	1.00
Interim statement copy	5.00	3.00	1.00
Temporary checks	2.00	1.00	0
Account research	25.00/hr	15.00/hr	10.00/hr
Online account access and bill pay	0	0	0
Wire Fees:			
Incoming wire	15.00	10.00	0
Outgoing domestic wire	30.00	20.00	5.00
Cashier's Check:			
Cashier's check	5.00	3.00	0
Stop payment	30.00	20.00	10.00
ATM Fees:			
Oregon State Credit Union-owned	0	0	0
CO-OP [®] Network	1st 6 free/mo	unlimited	unlimited
Over max. number of transactions	1.50	0	0
Other ATMs	1.50	1.50	0
Account Dividends:			
Certificate with terms longer than six months	base rate	up to + .15% ⁴	up to + .25% ⁴
Free Checking	n/a	n/a	n/a
Rewards Checking	n/a	n/a	n/a
TLT Checking	n/a	n/a	n/a
Loan Rates:			
Consumer loans ¹	base rate	discount up to .15% ⁴	discount up to .25% ⁴
Annual Fees:			
Visa Value	0	0	0
Visa Rewards	25.00	15.00	0
Home Equity Line of Credit	75.00	50.00	25.00
Miscellaneous:			
Member in good standing letter	10.00	5.00	0
Notary fees	5.00/doc	3.00/doc	0
Pay by phone	15.00	10.00	5.00
Mortgage lender fee	750.00	550.00	250.00

¹Available on select loans.

⁴Rates subject to change.

¹Criteria for Member Merits categories:⁴

Premier Category: Four or more account types and a combined deposit and loan balance of more than \$25,000. **Enhanced Category:** Three or more account types and a combined deposit and loan balance of more than \$5,000 and up to \$25,000, or three account types and a combined deposit and loan balance of more than \$25,000. **Essential Category:** One or two account types or a combined deposit and loan balance of \$5,000 or less.

²Basic Savings Accounts must maintain a minimum daily balance above \$250 or, if below \$250, have one other account type to avoid a \$3.00 service fee per calendar month. If you have multiple Basic Savings Accounts, each account may receive a separate fee based on each individual balance. \$3.00 fee not applicable to Scottie Savers or TLT Accounts.

³Service fee is charged on cash advances requested in one of our branch locations using a non-Oregon State Credit Union credit or debit card.

⁴If we do not pay an overdraft item, there may be a fee as set forth within our fee schedule. We may charge a fee each time an item is submitted for payment. Returned item fees are limited to one per day per account.

Other Service Fees

Membership:	
Scottie (Age 0 - 12).....	no charge
TLT (Age 13 - 18).....	5.00
All Others.....	10.00
Accounts:	
Scottie Savers Club (Age 0 - 12).....	no charge
Rewards Checking.....	7.00/mo
TLT Checking (Age 13 - 18).....	no charge
Free Checking.....	no charge
Platinum Checking.....	no charge
IMMA early closure fee (if account held less than 90 days).....	55.00
Membership closure fee (if closed within 120 days).....	10.00
IRA plan early closure fee (if closed within 180 days).....	25.00
Inactive memberships.....	5.00/mo
Non-MICR Encoded checks.....	5.00/item
Mis-encoded checks.....	5.00/item
Overdraft paid (Courtesy Payment).....	10.00/item
Fees limited to five overdraft paid fees per day, per account \$10 fee waived if item is \$10 or less	
Returned item fee (non-sufficient funds).....	3.00/presentation ⁴
Fees limited to one returned item fee per day, per account \$3 fee waived if item amount is \$10 or less	
Dishonored non-credit union check written by member.....	30.00/check
Bank wires:	
International: US and foreign funds.....	35.00 + third-party fees
Personal checks:	
Check printing fees.....	Depends on style and quantity of checks ordered
Miscellaneous:	
Check collections/exchange.....	10.00 + third-party fees
Mortgage amortization schedule.....	5.00
Safe deposit boxes.....	35.00 to 110.00/yr
with Platinum Checking.....	10% rebate
Safe deposit drilling fee.....	25.00 + third-party fees
Safe deposit re-keying fee.....	25.00 + third-party fees
Special services provided by third-party vendors.....	Actual charge
Plastic card replacement.....	6.00
In-branch cash advance service fee ³	15.00
Endorsement stamp.....	Fees depend on the quantity and style ordered
Deposit bag.....	7.00
Garnishment/Levy.....	75.00
IRS incorrect SSN/TIN fee.....	Actual charge
Bad address fee.....	5.00/mo
Locator research fee.....	25.00
Member in good standing letter: Additional after first original.....	1.00/letter
Redemption of foreign currency.....	10.00 + third-party fees
Purchase of foreign currency.....	10.00 + third-party fees

⁴Memberships in the same household may be combined to reach categories.

Member accounts in Oregon State Credit Union are federally insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF).

