

# Member Merits Program Rewards<sup>1</sup>

Product Fees	Essential	Enhanced	Premier
<b>Accounts:</b>			
Basic Savings <sup>2</sup> (\$250 min. balance)	0	0	0
Less than minimum balance	3.00/mo	0	0
Money Market (\$1,000 min. balance)	0	0	0
IMMA (\$10,000 min. balance)	0	0	0
Overdraft Protection Transfer			
from Shares/Visa®/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
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
<b>Wire Fees:</b>			
Incoming wire	15.00	10.00	0
Outgoing domestic wire	30.00	20.00	5.00
<b>Cashier's Check:</b>			
Cashier's check	5.00	3.00	0
Stop payment	30.00	20.00	10.00
<b>ATM Fees:</b>			
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
<b>Account Dividends:</b>			
Certificate with terms longer than six months	base rate	up to + .15% <sup>3</sup>	up to + .25% <sup>3</sup>
Value Checking	n/a	n/a	n/a
Rewards Checking	n/a	n/a	n/a
TLT Checking	n/a	n/a	n/a
<b>Loan Rates:</b>			
Consumer loans <sup>4</sup>	base rate	discount up to .15% <sup>4</sup>	discount up to .25% <sup>4</sup>
<b>Annual Fees:</b>			
Visa Value	0	0	0
Visa Rewards	25.00	15.00	0
Home Equity Line of Credit	75.00	50.00	25.00
<b>Miscellaneous:</b>			
Member in good standing letter	0	0	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

<sup>1</sup>Available on select loans.  
<sup>2</sup>Rates subject to change.

<sup>1</sup>Criteria for Member Merits categories:  
**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 and a combined deposit and loan balance of \$5,000 or less.  
<sup>2</sup>Following a three-month grace period, Basic Savings must maintain a minimum daily balance above \$250 or, if below \$250, have one other account type to avoid a \$3 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 fee not applicable to Scottie Savers or TLT Accounts.  
<sup>3</sup>If 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.  
<sup>4</sup>Service fee is charged on cash advances requested in one of our branch locations using a non-Oregon State Credit Union credit or debit card.  
<sup>5</sup>Third-party fees are determined by our vendor partners. The total fee (our fee plus third-party fees) will be disclosed at time of service.

# Other Service Fees

<b>Membership:</b>	
Scottie (Age 0 - 12).....	No charge
TLT (Age 13 - 18).....	No charge
All Others.....	No charge
<b>Accounts:</b>	
Scottie Savers Club (Age 0 - 12) .....	No charge
Rewards Checking.....	7.00/mo
TLT Checking (Age 13 - 18) .....	No charge
Value Checking.....	No charge
Platinum Checking.....	No charge
Inactive memberships .....	5.00/mo
Non-MICR encoded checks .....	No charge
Mis-encoded checks .....	No charge
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) .....	10.00/presentment <sup>3</sup>
Fees limited to one returned item fee per day, per account; \$10 fee waived if item amount is \$10 or less	
Dishonored non-credit union check written by member .....	30.00/check
<b>Bank wires:</b>	
International: U.S. and foreign funds .....	35.00 + third-party fees <sup>5</sup>
<b>Personal checks:</b>	
Check printing fees .....	Depends on style and quantity of checks ordered
<b>Miscellaneous:</b>	
Check collections/exchange .....	10.00 + third-party fees <sup>5</sup>
Mortgage amortization schedule.....	No charge
Safe deposit boxes .....	35.00 to 110.00/yr
with Platinum Checking .....	10% rebate
Safe deposit drilling fee.....	25.00 + third-party fees <sup>5</sup>
Safe deposit re-keying fee.....	25.00 + third-party fees <sup>5</sup>
Special services provided by third-party vendors.....	Actual charge
Plastic card replacement .....	6.00
In-branch cash advance service fee <sup>4</sup> .....	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 .....	No charge
Redemption of foreign currency.....	10.00 + third-party fees <sup>5</sup>
Purchase of foreign currency .....	10.00 + third-party fees <sup>5</sup>

**\*\***Memberships 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).

