

XCEL Federal Credit Union

FEE SCHEDULE

As of November 1, 2016

ATM

Replace Lost/Stolen Card	\$5.00
Replace Lost/Stolen Card Rush	\$35.00
New PIN	None
Overdraft Transfer	\$5.00
Insufficient Funds	\$30.00
Uncollected Funds	\$30.00

SHARE DRAFTS

Overdraft Transfer from Shares	\$5.00
Courtesy Pay	\$30.00
Ordering Checks	Printer Cost
Insufficient Funds	\$30.00
Returned Item	\$30.00
Monthly Paper Statement	\$2.00 per month (waived for Members age 65 and above)
Photocopy of Member Check	\$3.00
Photocopy of Deposited Item	\$5.00
Stop Payment	\$25.00
Pre-Authorized Debit-Stop Payment	\$25.00
Account Reconciliation/Research	\$25.00 per hour
ACH Return Item	\$30.00
ACH Origination	\$5.00

LOANS

Late Fee (10 days)	8.0% of payment (min: \$15.00, max: \$50.00)
Real Estate Lien Release	\$175.00
Home Equity Mortgage Satisfaction Fee	\$25.00
Credit Card Annual Fee	None
Credit Card Late Fee	\$25.00
Credit Card Cash Advance	None

WIRE TRANSFER

Incoming Domestic Transfer	\$10.00
Outgoing Domestic Transfer	\$25.00

MEMBER SERVICES

Verification of Deposit	\$15.00
Statement Copy (over 60 days)	\$5.00
Third Party Cashiers Check	\$5.00
Photocopy of Cashiers Check	\$5.00
Consulate Letter	\$25.00

ACCOUNT MAINTENANCE

Dormant Account Fee (after one year being dormant)	\$5.00 per month
Coin Deposit (over five rolls per month)	\$5.00
Incorrect Tax Identification Number (TIN)	\$50.00
Legal Process/Restraining Notice	\$75.00
Savings Below Minimum Balance	\$3.00 per month
Address Locate and Update	\$10.00



973.ASK.XCEL | XCELfcu.org

Federally insured by NCUA

