

XCEL Federal Credit Union

FEE SCHEDULE

As of September 1, 2019

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)	
Share Draft Check Copy	\$3.00
Deposited Item Copy	\$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

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 Teller Check.....	\$5.00
Teller Check Copy	\$5.00
Visa Gift Card	\$2.50

ACCOUNT MAINTENANCE

Dormant Account Fee	\$5.00 per month
(after 12 months of inactivity)	
Coin Deposit (over five rolls per month)	\$5.00
Legal Process/Restraining Notice	\$75.00
Savings Below Minimum Balance.....	\$3.00 per month
Escheatment Processing Fee.....	\$50.00
(after 36 months of inactivity)	



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Federally insured by NCUA