

# CONSUMER ACCOUNT SUMMARY

Effective 04/10/2019

Membership Share - \$5.00 Par Value



	INTEREST BEARING	MINIMUM BALANCE	MONTHLY LOW BALANCE FEE <sup>1</sup>
<b>SAVINGS ACCOUNT<sup>2</sup></b>	Balances of \$100.00	\$100 combined average daily deposit balances	\$5.00
<b>PERSONAL CHECKING<sup>2</sup></b>	No	\$0.00	\$0.00
<b>KICKBACK CHECKING<sup>2</sup></b>	Yes	\$0.00	\$0.00
<b>KICKBACK SAVINGS<sup>2</sup></b>	Yes	\$0.00	\$0.00
<b>ADVANTAGE MONEY MARKET</b>	Balances of \$2,000.00	\$0.00	\$0.00
<b>PREMIER MONEY MARKET</b>	Balances of \$25,000.00	\$0.00	\$0.00
<b>NAME YOUR SAVINGS</b>	Balances of \$100.00	\$0.00	\$0.00
<b>PICK YOUR PAYOUT ACCOUNT</b>	Balances of \$100.00	\$0.00	\$0.00
<b>IRA MONEY MARKET</b>	Balances of \$100.00	\$0.00	\$0.00
<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	Balances of \$100.00	\$0.00	\$0.00

<sup>1</sup> If balance falls below minimum balance, waived for members 25 years old and under, for active loan products and for open IRA/HSAs.

<sup>2</sup> Debit cards inactive for 18 months or more will be closed to protect you and the credit union from fraud, loss or misuse..

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ACCOUNT SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay	\$32.00
Overdraft Transfer	\$10.00
Return Mail	\$10.00
Collection Item	\$32.00
Negative Balance Fee <sup>1</sup>	\$5.00
Monthly Dormant Account <sup>2</sup>	\$5.00
Pick Your Payout Early Withdrawal	\$10.00
Account Closed within 90 Days	\$25.00
Monthly Paper Statement	\$2.00
Deposit Item Returned Unpaid	\$10.00
Regulation D Fee <sup>3</sup>	\$10.00

OTHER SERVICES	FEE
Duplicate Statement / History	\$2.00
Duplicate Tax Statement	\$5.00
Stop Payment – In Office / Phone	\$32.00
Stop Payment – Online	\$15.00
Fraudulent Deposit Item <sup>4</sup>	\$10.00
Hourly Research or Reconciliation	\$25.00
Legal Process / Judgment	\$50.00
Check Copy	\$5.00
Official Check	\$2.00
Non-Member On-Us Check Cashing	\$5.00
Returned Credit Card Payment	\$25.00
Sage Payment <sup>5</sup>	\$25.00
ACH Stop Payment	\$32.00
Bill Pay	Free
Bill Pay Photo Copy	\$10.00
Foreign ATM Withdrawal (4 free every month) <sup>6</sup>	\$1.00
Incoming Wire Transfer – Domestic and Foreign	Free
Outgoing Wire Transfer – Domestic	\$25.00
eSign	\$5.00
MasterCard®/VISA® Foreign Transaction Fee <sup>7</sup>	Up to 1%
Rush Bill Payments	Varies
Check Orders	Varies

For complete details view the **Mastercard® Guide to Benefits for Cardholders** by visiting [verveacu.com/mastercardbenefits](http://verveacu.com/mastercardbenefits)

- 1 Daily after ten consecutive days of negative balance.
- 2 Fee charged monthly after 12 months of inactivity with an aggregate balance less than \$1000. Fee waived for members below 26 years old and for any member with a loan at Verve.
- 3 No more than six (6) transfers/withdrawals from your savings or money market account to another account of yours or to a third party in any month. Your account may be subject to this per occurrence monthly fee or be closed. This includes preauthorized, automatic, Internet transfer (mobile/online), telephone, or by check, draft, debit card or similar order.
- 4 Item returned as fraudulent, account is debited for total amount.
- 5 Convenience fee for loan payment made through Sage Processing.
- 6 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.
- 7 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.