

Consumer Fee Schedule



P.O. Box 718
Olympia, WA 98507
800.258.3115
www.twinstarcu.com

Disclosure-008.a (rev. 12.01.2023)

Share Savings

- Share/Savings Monthly FeeFree

Inactive Account

- Inactive Account Fee
\$15 Yearly Fee.....assessed when account is inactive at least 12 months.
\$5 Monthly Fee.....assessed when account is inactive at least 24 months.

Checking Accounts

Basic

Outfitter Checking (for members 13-20)

- Checking account for members aged 13-20.

Advantage Club (PAC) Checking:

- Free checking account to members who join the credit union's Prime Advantage Club.

Kasasa Checking:

- Checking account with reward earning options. Limited to one per prime member.

Paper Statement Fees:

Paper Statement Fee\$3.00
A paper statement fee is charged for paper statements mailed on TwinStar accounts. The following exclusions to the Paper Statement Fee apply: Prime Advantage Club, member accounts 18 and younger, member accounts 65 and older, benefit, charged off, clubs/association, court ordered blocked, IOLTA, guardianship, IRA share/CD, estate, non-profit, non-member, public funds, rep payee, and UTTMA accounts.

Check Fees

- Counter Check-after allotted 12 checks per calendar year (3 pages) \$0.75 per page
- Personal Checks and Accessories...style and quantities vary – see your nearest branch for ordering options & prices.
- Corporate Check – 4 per month.....Free
Each additional Corporate Check after 4 free.....\$5.00
- Stop Payment.....\$25.00

Check Negotiation Fees (per check)

- Non-member check negotiation..... 5% of check amount, with a minimum fee of \$5.00 and a maximum of \$50.00
- Non-member check exchange..... \$5.00
- Canadian Draft Negotiation Fee.....\$5.00
- Foreign Draft in USD Negotiation Fee.....\$2.00
- Other Foreign Draft Negotiation Fee.....\$15.00

Check Sentry Overdraft Courtesy Program

- Check Sentry Service Fee.....\$33 per item
Includes Check/ACH/ATM/Debit Card/Bill Payer
- Initial Check Sentry Limit is.....\$250.00
 - After 45 days, limit may be increased to.....\$750.00
 - After 90 days, limit may be increased to.....\$1,250.00
 - You must bring the account to a positive balance within 30 days.
 - Any deposit received by the credit union will be applied first to your overdraft balance.
 - ATM and one time Debit transactions will not be included in the Check Sentry coverage unless you request that coverage.
 - Maximum number of monthly Check Sentry activations will be 25 per account.

- The following requirements must be met to be eligible for Check Sentry service:
 - Must be a “Member in Good Standing”
 - Checking account has been opened
 - Checking account has not had a negative balance for more than 41 consecutive days in the past 6 months
 - No loan has been delinquent 31 or more days in the past 6 months, or for the length of time loan accounts have been open, whichever is less
 - Member is 18 years of age or older

Non-Sufficient Funds (NSF)

- Non-Sufficient funds (Includes check, ATM, POS, VISA, ACH, any automatic withdrawal/transfer) \$33 per paid or returned transaction
- Transfer from Share or Loan to cover NSF (Check, ATM, VISA, ACH, Bill Payer, Insurance Premiums)..... \$5.00 per item
- Return Item Fee (checks deposited drawn on member's account at another financial institution) \$33.00 per returned transaction

VISA/CASH or ATM (Automated Teller Machine)

- ATM Surcharge Fee (Domestic & International) Varies (posted at ATM site)
- Foreign Transactions – Purchase, ATM, or Internet transactions that are completed in foreign countries will be deducted from your account in U.S. dollars. The currency conversion rate for international transactions is determined by VISA International, Inc. VISA will determine the conversion rate from the range of rates available in wholesale currency markets for the applicable central processing date, and the rate may vary from the rate VISA itself receives or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged a foreign transaction fee of 0.8% of the transaction amount for transactions that are completed entirely in U.S. dollars, or 2% of the transaction amount (minimum of \$0.25) for transactions that require a foreign currency conversion.
- VISA Card Annual Fees:
 - Classic None
 - Platinum..... None
 - Share Secured None
 - Platinum Rewards (to be charged during anniversary month)\$25.00

Merchant Bankcard Services

Applicable rate and fee schedule provided at time of application.

Safe Deposit Boxes

- Safe Deposit Box Annual Rental.....
 - 3 x 5** = \$25.00
 -3 x 10** = \$42.00
 -5 x 10** = \$60.00
 -6 x 10** = \$60.00
 -9 x 10** = \$80.00
 -10 x 10**= \$80.00

**Not all safe deposit box sizes are available at all branches.

No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.

Miscellaneous Fees

- Loan Payments by Phone:
 - Check or Visa/MasterCard..... \$20.00
- Notary Service Free
- Statement Copy..... \$3.00 per statement
- Stop payment on a preauthorized withdrawal from an outside source \$25.00
- Collection Item.....\$2.00
(Plus any additional fees incurred while collecting funds)
- Prepaid (reloadable) VISA Debit Card..... \$3.95
- Seasonal (non-reloadable) Gift Cards..... \$3.95
- Fraud Defender, Monthly fee\$2.95
- Incoming Wire Transfer (Domestic/Foreign) \$15.00
- Outgoing Wire Transfer (Domestic only)..... \$20.00
- Order Foreign Drafts.....\$10.00
- Foreign Currency Exchange Fee***\$5.00
- Reconciling/Researching Accounts.....\$20.00 per hr.
- Levy/Garnishment processing fee \$100.00

Financial Advisor Consultation is a service of Cetera Investment Services LLC which is an independent, registered broker/dealer and registered investment adviser and is unaffiliated with this financial institution. Member SIPC/FINRA. Securities and insurance products offered by Cetera Investment Services LLC: Not FDIC/NCUSIF insured; may go down in value; not financial institution guaranteed; not a deposit; not insured by any federal government agency. Advisory services may only be offered by Investment Adviser Representatives in connection with an appropriate Cetera Investment Services LLC Advisory Services Agreement and disclosure brochure as provided.

***Additional shipping fees apply.