

Envision Credit Union

Fee Schedule

Credit Union Membership

- **Minimum balance – Regular share account.....\$25.00**
- **Minimum balance with a Visa, Loan, IRA, Checking, Certificate of deposit, and Visa Debit/ATM Card.....\$50.00**

Savings Account Fees

- **Account must be open 6mnth.....\$25.00 closure fee**
- **IRA Administration Fee.....\$15.00 per year**
- **IRA closing.....\$6.00**
- **Reg D Fee.....\$5.00**

Checking Account Fees

- **Overdraft Transfer Fee.....\$5.00**
- **NSF fee.....\$25.00**
- **Stop payment fee.....\$10.00**

ATM/Debit & Visa CC Service Fees

This service is open to credit union members in good standing and having a share draft (checking) account.

- **Lost Card.....\$5.00**
- **ATM Cash Withdrawal.....\$1.00**
- **ATM Point of Sale.....\$1.00**
- **Visa Late Fee.....\$25.00**

Other Service Fees

- **Domestic wire transfer outgoing fee.....\$20.00**
- **Foreign wire transfer outgoing.....\$40.00**
- **Western Union fee.....\$20.00**
- **Money Order.....\$2.00**
- **Certified check.....\$3.00**
- **Teller Check (after limit (3) per month).....\$6.00**
- **Loan Late Fees.....\$25.00***
- **Check Cashing Fee.....\$1.00 for every \$100.00**
(If member has Visa, Loan, or \$125.00 in account, no check cashing fee)

*Fees effective 11/1/2011