## **Cooperative Employees Credit Union**

## Fee Disclosure

<b>Account Fees</b>		
Membership Share	\$5.00	Remains in account balance until account is closed
Membership Fee	\$1.00	One time fee at account opening
Dormant Account Fee	\$2.00	Monthly
Stop Payment Fee	\$25.00	Per transaction requesting a stop payment
Non Sufficient Funds (NSF)	\$25.00	Per item whether paid or returned
Visa Check Card Reorder Fee	\$5.00	Per card reordered, other than fraud
Return Check Fee	\$25.00	Per item, after three returned checks, Credit
		Union will no longer accept personal checks

Legal Fees		
Account Research Fee	\$25.00	Hourly, non-members
Copies	\$1.00	Per copy, non-members

Loan Fees		
Garnishment	\$84.00	Per garnishment
Judgment	\$53.00	Per judgment
Attorney Fees	25%	Per loan
Late Payment Fee	\$10.00	Per loan for loan payment(s) received after 7 days
Loan Document Prep Fee	\$25.00	Per loan
Lien Entry Fees	Varies	Fees set by State of Oklahoma