

Old Hickory Credit Union

Terms and Charges

Effective 07/01/10

Assumed Days/Annum	365
Statement Cycle	Monthly/Quarterly
Daily cut-off time	End of Day
Minimum opening Share 1 balance	\$25
Closing membership open less than 90 days	\$25
Share Draft printing charge	Varies with style of check
Consumer Share Draft monthly charge	\$0 - \$4
Returned deposit item on business accounts	\$10
Draft/ACH item returned insufficient	\$30
Paid overdraft debit transaction	\$30
Paid overdraft item (draft or ACH)	\$30
Returned deposit item	\$30
Stop payment request	\$30
Incorrect address fee	\$6
Excessive withdrawal *	\$1
Copy of draft or check	\$5
Copy of statement	\$3/page
Research time (first hour)	\$35
Additional research time	\$25/hr
Faxing documents brought in	\$3/page
Faxing research item	\$.50ea + research time
Replacing ATM/debit/credit card	\$7
Excessive ATM use fee**	\$1.50 each after five free
Third party teller check	\$2
Sending a wire transfer	\$14
Sending/collecting foreign wire/item	Cost to us
Receiving wire transfer	\$2
Travelers Checks	\$2 per \$100
Travelers Checks for Two	\$2 per \$100
Lock box rent per year, ranges from	\$25 to \$100
Replacement of lock box key	Cost to us for drilling box
Mortgage loan application fee	\$50
Re-opening membership within 1 year	\$15
IRA maintenance fee	\$15 (if closed within 18 months of opening)
Amortization schedule: mortgage	\$20
Amortization schedule: consumer loan	\$2/page
Payment coupon replacement fee	\$10
External Transfer Fee in Online Banking	\$5 for outgoing funds (charged month after the transfer)
Mortgage modification fee	\$250

* \$1 per cash withdrawal from regular shares (not transfers) in excess of five per quarter

Excessive ATM Use Fee: \$1.50 charge for each deposit, withdrawal, transfer or inquiry in excess of five per month at ATMs we do not own or operate. **Notice regarding ATM fees by others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

Savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government agency.