

Old Hickory Credit Union

Terms and Charges

Effective August 1, 2016

Account Terms

Assumed Days/Annum.....	365
Statement Cycle.....	Monthly/Quarterly
Daily Cut-Off Time.....	End of Day

Share Account Charges

Minimum Opening Balance (Share 1).....	\$25.00
Membership Closed After Less than 90 Days	\$25.00
Re-Opening Membership within 1 Year.....	\$25.00
Share Draft Printing Charge	Varies With Check Style
Consumer Share Draft.....	up to \$4.00 per month
*Single Service Fee.....	\$5.00 per month
**Dormant Account Fee.....	\$5.00 per month
Draft/ACH Item Returned Insufficient	\$36.00
Paid Overdraft Debit Transaction	\$36.00
Paid Overdraft Item (Draft or ACH).....	\$36.00
Returned Deposit Item.....	\$36.00
Stop Payment Request.....	\$36.00
***Excessive Withdrawal	\$1.00
Copy of Draft or Check.....	\$5.00
Replacing ATM/Debit/Credit Card	\$7.00
Foreign ATM Usage Fee.....	\$3.00
Teller Check.....	\$2.00
Sending Domestic Wire	\$20.00
Sending Foreign Wire.....	\$70.00
Receiving Wire Transfer.....	\$10.00
IRA Maintenance Fee (If Closed Within 18 Months).....	\$15.00
External Transfer Fee.....	\$5.00
Reorder of Pin Number	\$5.00
****Foreign Negotiable Items.....	Starting At \$10.00
Overdraft Transfer Fee.....	\$2.00

Loan Servicing Charges

Consumer Loan Modification Fee.....	\$25.00
Payment Coupon Replacement Fee	\$10.00
Amortization Schedule—Mortgage	\$20.00
Amortization Schedule—Consumer	\$2.00/page
Mortgage Modification Fee.....	\$300.00
Mortgage Processing Fee	\$650.00
Salary Advance Fee.....	\$20.00
Skip Payment Fee	\$50.00, \$75.00, or \$100.00
(Depending On Loan Payment Amount)	

Business Account Charges

Returned Deposit Item	\$36.00
Cash Management.....	\$25.00

Other Services & Charges

Incorrect Address Fee	\$10.00
Copy of Statement/Print Out.....	\$5.00
Research Time (First Hour)	\$35.00
Additional Research Time	\$30.00/Hour
Faxing Documents Brought In	\$3.00
Faxing Research Item.....	\$1.00 Each + Research Time
Third Party Teller Check Conversion.....	\$10.00
Lock Box Rent per Year, Ranges from.....	\$25.00 to \$100.00
Replacement of Lock Box Key.....	\$30.00
Drilling Lock Box.....	\$250.00
Check Cashing for Non-Member	\$10.00
Legal Processing Fee (garnishment, levy)	\$125.00
Unclaimed Property Fee	\$125.00
Verification of Deposit.....	\$10.00

*Single Service fee charged if member has only one service with credit union, has had no loan paid off within the past twelve months, is age 18 or over, and the account has been open at least 90 days.

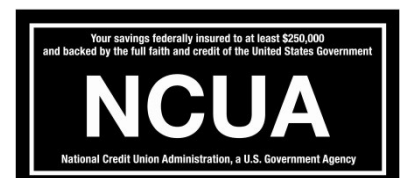
**Dormant account fee is charged monthly after one year of zero transactions on accounts that: 1) have an aggregate account balance less than \$250.00, 2) have a primary member age 18 or older, and 3) have no loans or certificates with OHCU.

***Fee charged per withdrawal from regular shares (not transfers or ATM transactions) in excess of five per quarter.

****Fees are determined by current exchange rates, per item charges, and cost to OHCU.

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.

This document replaces any and all previous versions.



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Share Account Charges

Minimum Opening Balance (Share 1).....	\$25.00
Membership Closed After Less than 90 Days	\$25.00
Re-Opening Membership within 1 Year.....	\$25.00
Share Draft Printing Charge	Varies With Check Style
Consumer Share Draft.....	up to \$4.00 per month
Single Service Fee ¹	\$5.00 per month
Dormant Account Fee ²	\$5.00 per month
Draft/ACH Item Returned Insufficient	\$36.00
Paid Overdraft Debit Transaction	\$36.00
Paid Overdraft Item (Draft or ACH).....	\$36.00
Returned Deposit Item.....	\$36.00
Stop Payment Request.....	\$36.00
Excessive Withdrawal ³	\$1.00
Copy of Draft or Check.....	\$5.00
Replacing ATM/Debit/Credit Card	\$7.00
Foreign ATM Usage Fee	\$3.00
Sending Domestic Wire	\$20.00
Receiving Wire Transfer.....	\$10.00
IRA Maintenance Fee (If Closed Within 18 Months).....	\$15.00
External Transfer Fee.....	\$5.00
Reorder of Pin Number.....	\$5.00
Foreign Negotiable Items ⁴	Starting At \$10.00
Overdraft Transfer Fee.....	\$2.00
Paper Statement Fee ⁵	\$3.00 per statement

Business Account Charges

Returned Deposit Item.....	\$36.00
Cash Management.....	\$25.00

Loan Servicing Charges

Consumer Loan Modification Fee.....	\$40.00
Payment Coupon Replacement Fee	\$12.00
Amortization Schedule—Mortgage	\$20.00
Amortization Schedule—Consumer	\$2.00/page
Mortgage Modification Fee.....	\$500.00
Mortgage Subordination Fee.....	\$300.00
Mortgage Processing Fee	\$650.00
Salary Advance Fee.....	\$20.00
Skip Payment Fee	\$50.00, \$75.00, or \$100.00 (Depending On Loan Payment Amount)

Other Services & Charges

Incorrect Address Fee	\$10.00
Copy of Statement/Print Out.....	\$5.00
Teller Check	\$2.00
Research Time (First Hour)	\$35.00
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Faxing Research Item.....	\$1.00 Each + Research Time
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Legal Processing Fee (garnishment, levy)	\$125.00
Unclaimed Property Fee	\$125.00
Verification of Deposit.....	\$10.00

¹ Single Service fee charged if member has only one service with credit union, has had no loan paid off within the past twelve months, is age 18 or over, and the account has been open at least 90 days.

² Dormant Account fee is charged monthly after one year of zero transactions on accounts that: 1) have an aggregate account balance less than \$250.00, 2) have a primary member age 18 or older, and 3) have no loans or certificates with OHCU.

³ Excessive Withdrawal fee charged per withdrawal from regular shares in excess of five per quarter.

⁴ Foreign Negotiable Item fees are determined by current exchange rates, per item charges, and cost to OHCU.

⁵ Paper Statement fee waived for members under age 18 or over 65.

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