

Consumer Service Fees Effective September 15, 2020

CHECKING ACCOUNTS

Minimum Daily Balance:	Free	\$0
	Teen¹	\$0
	Checking Plus	\$2,000
	55 Plus	\$2,000
Monthly Minimum Balance Fee:	Free	\$0
(If falls below \$2,000 minimum daily balance)	Teen¹	\$0
	Checking Plus	\$20
	55 Plus	\$20

- Unlimited check writing on all accounts
- Checking Plus and 55 Plus checking accounts get free SPIRE custom checks

¹Teen accounts are for members 13-17 years of age.

Inactive Checking Account Fee \$750/month
(Fee assessed on balances below \$250 if inactive greater than 365 days. Fee waived for members under the age of 21.)

Printed Checks Prices vary
(See price list at any branch)

Stop Payment \$33 each

Non-Sufficient Funds Fee (Withdrawal Overdrawn) \$33 each*
max 4/day

Courtesy Pay Fee (Overdrawn) \$10.01 or more \$33 each*
max 4/day

Courtesy Pay Fee (Overdrawn) \$10 or less \$0

*A fee will be charged each time the item is submitted for payment. This may result in multiple fees charged for the same item. A combined maximum of four Courtesy Pay or Non-Sufficient Fund Fees may be charged per day.

Courtesy Pay (C.P.) for checks and ACH transactions is a service that allows SPIRE to pay an item(s) written on our member's checking account even if it causes the account to become overdrawn. C.P. for checks and ACH is automatically added to consumer checking accounts where the primary member is over the age of 18 once the account has been open at least 60 days and has been maintained in good standing. The member is able to opt out of this service by notifying the credit union. Reg E C.P. for debit cards transactions is separate and a member must Opt-In in order to obtain approval before allowing payment of one time debit card purchases that may create an overdraft. For debit card transactions, you must have previously opted-in or the transaction will be declined. Both C.P. services may provide certain accountholders in good standing with the ability to overdraw their personal checking account up to a maximum of \$500. This privilege is only for consumer checking accounts and will be limited to a maximum amount of \$500 overdraft (negative) balance. Overdraft / C.P. fees, as well as the amount of the overdraft, will be subtracted from any C.P. limit.

Payment by the credit union is a discretionary courtesy and not a right of the member or an obligation of the credit union. Transaction types that are eligible for checks & ACH C.P. include and are limited to: ACH transactions, checks and on-us checks presented at the teller counter. Transaction types that are eligible for Reg E C.P. include and are limited to: one time debit card transactions.

You must bring your account balance to a positive balance at least once every 30 days or less, for a minimum period of 24-hours or Courtesy Pay may be suspended. You have up to 45 days to bring your account positive for a minimum period of 24-hours or your account will be closed. The credit union, at its discretion, can cancel these protection /services and cease paying overdrafts at any time without prior notice of reason or cause. Failure to bring the account to a positive balance will result in further collection action and negative information will be reported to the appropriate credit reporting agency.

SPIRE will not charge a fee if the available account balance is overdrawn by less than \$10, if you are opted-in for Reg E C.P.

SPIRE VISA® DEBIT CARD

Monthly/Annual Fee	None
Card Replacement Fee	\$10/card
International Currency Conversion	1% of total purchase

BILLPAY

SPIRE offers online bill payment through CO-OP. The following fees are charged by CO-OP for use of the bill payment service. Any financial fees associated with your SPIRE checking account are separate and will continue to apply.

Enrollment Fee	\$0
Monthly Fee	\$0
Non-Sufficient Funds	\$33 each
Overnight Delivery	\$25 each
Stop Payment	\$33 each
Check Copy	\$5 each

¹In compliance with Federal Banking Regulation D, telephone and automated savings withdrawals are limited. During any calendar month, you may not make more than six (6) withdrawals or transfers to another SPIRE account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. Automated methods include Overdraft Protection transfers to checking accounts and automatic withdrawals made through the Automated Clearing House (ACH) or preauthorized draft withdrawals (e.g., bill payment, insurance premiums). If you exceed this transaction limit, fees will be charged as noted above for violations that take place within a twelve (12) month rolling calendar period.

CHECK COPIES

\$5 each

SHARE SAVINGS ACCOUNT

Monthly Minimum Balance Fee \$0

Inactive Share Savings Account Fee \$750/month
(Fee assessed on balances below \$250 if inactive greater than 730 days & there are no additional share or loan products under the same account number. The fee is waived for members under the age of 21.)

MONEY MARKET SAVINGS ACCOUNT

Monthly Minimum Balance Fee \$10.00
(if below \$2,500 minimum daily balance)

BUDGET SAVINGS CLUB

Withdrawals Per Calendar Quarter 1 free
Additional Withdrawals during that Quarter \$7.50 each

REGULATION D VIOLATION¹

First violation Warning letter sent
Second violation \$20 fee
Third violation Account will be closed

RETURNED DEPOSIT ITEM

Returned Deposit Item \$4 each

ACH REJECTION FEE

\$10 per item

AUTOMATED TELLER MACHINE (ATM)

Per Deposit \$0
Per Withdrawal Charge at SPIRE Machines \$0
Per Withdrawal Charge at Other Machines³ \$2.50
Per Withdrawal Charge at International Machines⁴ 1%
of total transaction

Card Replacement Fee \$10/card

³SPIRE members with a Money Market, Checking Plus or 55 Plus Checking Account receive two free ATM withdrawals (per account number) per monthly statement cycle at non-proprietary machines. ⁴When using a SPIRE Visa® Debit Card.

ATM Rebate Program

SPIRE's ATM Rebate Program for ATM fees is designed to reward members for doing business with us.

The amount of your rebate is dependent on your Aggregate Average Daily Balance⁵, which is calculated from the last statement cycle.

Aggregate Average Daily Balance	ATM Fee Rebate Up To
\$20,000 and greater	\$4/month

You cannot receive a rebate for more than your actual posted ATM fees. Rebates occur at the end of statement cycle.

⁵Aggregate Average Daily Balance includes all savings and loan balances that are listed under the same account number that the ATM card is attached to. We calculate using the daily balance method. This method applies a daily period rate to the balance in your account each day.

SPIRE VISA® GIFT CARD

Amounts of \$25 - \$1,000 \$5 per card
• Whole dollars only - no cents.
• Maximum of \$1,500 in gift cards sold per member/per day unless otherwise approved.
• Gift cards are valid only in the United States.

CASHIER CHECKS

Members \$3 each
Shared Branching \$5 each

COIN COUNTERS

Members Free
Guest Members 5% service fee

CANADIAN CHECK DEPOSITS

Flat Fee \$20

MONEY ORDERS

Offered at Elk River, Isle, Milaca, Mora, \$2 each
Ogilvie and Pine City

ITEMS PRESENTED FOR COLLECTION

\$35 each

RETURNED MAIL

\$10/month

WIRE TRANSFERS

Outgoing \$25 each
Incoming \$15 each
Incoming (International) \$15 each
Outgoing (International) \$60 each

STATEMENT COPIES

Per statement period \$5 each

ACCOUNT RESEARCH & RECONCILING

\$30/hour

LEVY/GARNISHMENT

\$100 each

SAFE DEPOSIT BOXES

Available in Elk River, Isle, Milaca, Mora, Pine City and Princeton.
Sizes & prices vary

ACCOUNT REACTIVATION FEE

This fee will be charged to reactivate an account within 6 months of the account closing date. \$15

Convenience Services Free of Charge:
Internet & Telephone Banking, Mobile Banking, Mobile Deposit Capture, eStatements, eAlerts, Notary & Medallion Stamp Service, and Shared Branching (limitations apply).


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