	American 1 FCU	1st Community CU	Auto Body CU	CASE CU	Commuication Services CU	Consumers Professional CU	CP FCU	Educational Community CU	EECU	Jackson City County CU	Jackson Community CU	Kalsee CU	Kellogg CU	Lake Trust CU	LENCO CU	Marshall CU	Meijer CU	Michigan Catholic CU	MidWest Financial CU	MSU FCU	OMNI CU	Portland FCU	Post Community CU	United Educational CU	UofM CU
ATM/Check Card/ Visa Card Fees																									
Foreign ATM Fee (withdrawals & inquiries):	$1	$1	$1.25	$1	$1	$1	$2	$2	n/a	n/a	$1	$1	$1 (first four free)	$1.50	$1	$1 (first eight free)	$1 (first ten free)	$1 (first five free)	$2 (first eight free)	$1	$1.50	$1 (first two free)	$1 (first ten free)	$1 (first four free)	$1 (first four free)
ATM Overdraft Fee:	$25	n/a	n/	n/a	$30	$25	n/a	$30	$30	n/a	n/a	n/a	n/a	n/a	$20	$25	$20	n/a	n/a	n/a	$29	n/a	$25	$25	n/a
ATM Inquiry Fee:	$1 (first 2/mo. free on A1 ATM)	$1	$1.25	$1 (first five free)	$1 (first eight per month free)	$1 (first four free)	n/a	free	n/a	n/a	n/a	free	$0.50	n/a	free	n/a	$1.50	$1	none	n/a	n/a	n/a	$1 (first ten free)	$1 (first four free)	$1 (first four free)
ATM/Check Card Replacement Fee:	$2	$5	$3	$3	$5	$5	$5	$5	$10	$10	$5	$3	$10	$3	$5	$10 or $30 rush	$3	$5	$5	$2	n/a	$10	$5 (one free replacement)	$5	$5
Visa Card Replacement Fee:	$10	n/a	n/a	$10	n/a	n/a	$5	n/a	n/a	n/a	$5	$10	$10	n/a	$5	$10 or $30 rush	n/a	n/a	n/a	n/a	n/a	$20 rush	n/a	n/a	$5
Visa Annual Fee:	n/a	n/a	n/a	n/a	n/a	n/a	$10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	none	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Late Payment Fee:	$20	n/a	n/a	n/a	n/a	n/a	$25	n/a	$30	$30	n/a	$28	n/a	n/a	$10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Over-the-limit Fee:	n/a	n/a	n/a	n/a	n/a	n/a	$25	n/a	$30	$30	n/a	$28	n/a	n/a	$10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pin Replacement Fee:	none	n/a	n/a	n/a	n/a	n/a	n/a	$5	$5	$5 or $25 for rush	$2	$10	$2	n/a	n/a	$2	n/a	$3	n/a	n/a	$5	n/a	n/a	n/a	$15
Checking Account Fees																									
Monthly Service Fee:	$2 (waived if $200 daily balance maintained)	$5.00 (on accounts with balance below $500)	$5 for Checking "Plus"	$5 (on Advantage Checking) if average daily balance is below $1000)	n/a	n/a	$5 for Benefits Plus and Business Checking; $2 for GPC Benefits Plus Checking	$25 on Premier Checking	n/a	n/a	$5	n/a	$10 on Second Chance Checking	$5 on accounts with a balance below $500; $10 on Money Market accounts	n/a	n/a	$3 on accounts with balance below $200	n/a	$3 for savings; $5 for checking	$2 for Classic Checking; $5 for Money Markey Checking	$5	n/a	n/a	n/a	$4 on Interest Checking and Select Checking; $5 on savings with balance less than $100
Monthly Low Balance Fee:	$5 (if below $2,000 on Premier Checking or below $5,000 on Money Market)	n/a	n/a	n/a	n/a	$2.50 if balance under $250	n/a	$10	$5 on Express Business Checking and $12 on Elite Business Checking if balance requirements not met	$5 if balance falls below $150	n/a	$28/day when account goes into negative balance	$5 for second checking account with balance below $1,000; $6 for Money Market checking with balance below $5,000	$5 on accounts with a negative balance	n/a	n/a	n/a	n/a	$10 on Platinum Checking	n/a	n/a	$5 on Checking PLUS	n/a	n/a	n/a
Overdraft/NSF Fee:	$25	$25	$26	$26	$30	$25	$30	$30	$30	$30	$27	$28	$30	$28	$20	$25	$25	$28	$30	$25	$29	$25	$25	$25	$28
Courtesy Pay Fee:	$25	$25	$26	$26	$30	$25	$30	$30	$30	$30	$27	$28	$30	$28	$20	$25	$25	$28	$30	$25	$29	$25	$25	$25	$28
Overdraft Transfer Fee:	$10	n/a	$2	$2	$4	n/a	$5	$5	n/a	$8	$4	$5	$30	$5	$5	$2	$2	$10	$5	n/a	n/a	$1	$3	$10	$2
Check Printing:	varies by style	varies	varies	at cost	varies	varies by style	n/a	varies	varies	varies by style	n/a	varies by style	varies by style	varies by style	prices vary	$13.40 per 150 checks	n/a	n/a	varies by style	$14 and up	varies	price varies	n/a	price varies	cost based on style
General Fees																									
New Membership Fee:	$3	$5	n/a	$1	n/a	n/a	$1	n/a	n/a	n/a	$5	n/a	n/a	n/a	n/a	n/a	n/a	$5	n/a	$1	n/a	$1	n/a	n/a	n/a
Money Orders:	$1	$1	$2	$2	$1.50	$1.75	$1	$3	$2	$1.25	$1	$2	$2	$3	$1	$1	$0.75	$1	$1	$2	$1	$2	$1	$1.25	n/a
Cashier Check:	$2	$3	$3	$3	$2.50	$2	$5	$5	$5	$2	$2	$3	$3	$4	$2 (first five free)	$1	$1	$2	$3	$2.50 (first check free)	$3	$3	$3	$5	$1.50
Account Histories:	$0.50/page	$1.00/page	$3	n/a	n/a	$1/page	n/a	$1/page	$5/month	$1/page	n/a	$3	$0.25/page	$1/page	n/a	$0.50/page	n/a	$2/page	n/a	n/a	$0.50/page	$0.50/page for current month; $2/page for past months	$1/page	$1/page	$1/page for current month; $2/page for past months
Statement Copy:	$2/page	n/a	$5	$2/page	$2	$1/page	$5	$5	$5	n/a	$4/page	n/a	$5	n/a	n/a	$3	$1/page	$2/page	$5	$2	$1	$5	$1/page	$1/page	$2
Returned Item Fee:	$25	$25	$15	$10	$5	$25	$25	$30	$30	$20	$27	$28	$30	$15	$20	$10	$25	$10	$30	$10	$20	$10	n/a	$35	$10
Electronic Funds NSF Fee:	$25	$25	n/a	n/a	$30	$25	$30	$30	$30	$30	$27	$28	$30	$28	n/a	$25	n/a	$28	$30	$25	$29	$25	$25	$25	$28
Account Reconciliation:	$10/hour	$20/hour	$25/hour	$20/hour	$20/hour	n/a	$20/hour	$25	$25/hour	$20/hour	$15/hour	$25	$30/hour	$10/hour	$15/hour	n/a	$10/hour	$25/hour	n/a	n/a	$20/hour	$20/hour	$10/hour	$25/hour	n/a
Account Research:	$10	n/a	$25/hour	$20/hour	n/a	$10/hour	n/a	$25/hour	$10/min. or $30/hour	n/a	n/a	$20/hour plus $1/page	n/a	$20/hour	n/a	$20/hour	n/a	n/a	$20/hour	$25/hour	$20/hour	n/a	$10.hour	$25/hour	$15/hour
Wire Transfer Fee:	$10	$20	$15	$15	$15	$15	$20	$30	$20	n/a	$12	$25	$20	$20	$15	$20	$20	$20	$15	$15	$15	$15	$15	$15	$15
Wire Transfer Fee (Foreign Wire):	$27	$30	$25	n/a	n/a	$25	$30	$40	$40	n/a	$35	$45	$35	n/a	$25	$30	$25	$35	$30	$35	$30	$35	n/a	$30	$30
Stop Payment:	$25	$25	$26	$26	$20	$25	$25	$30	$30	$25	$10	$28	$30	$28	$10	$20	$20	$28	$30	$20	$20	$25	$20	$25	$28
Check Copy:	$2 (or $4 if check is over 2 years old)	$3	$6	n/a	$5	n/a	n/a	$5	n/a	$5	$4	$5	n/a	$3	$2	$5	$3	$5	$5	$3	$3	$3	$5	$5	$2
Service Center:	$2/transaction	$3/transaction	n/a	$3/visit	n/a	n/a	$1/transaction	$5	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	free; $2 for cash withdrawals	n/a	$2/transaction	n/a	n/a	n/a	n/a	n/a	n/a
Escheatment:	n/a	$15	lesser of $50 or balance	$50	n/a	n/a	n/a	$50	$50	n/a	n/a	n/a	$50	$50	n/a	$25	n/a	$25	$25	n/a	n/a	$50	n/a	$15	$25
Legal Processing (Garnishment, Tax Levies, Etc.):	n/a	$35	$50	$50	$25	$25	$30	$50	$50	$30	$20	$30	$50	$75	n/a	$50	n/a	$35	$40	$50	$50	$50	$50	$75	$20
Reopen Closed Account:	$5	$10	$20	$25 plus new membership fee	n/a	n/a	$25	$25	$20 within one year of closing	$5	n/a	n/a	$20 within 12 months of closing	n/a	n/a	n/a	n/a	n/a	n/a	n/a	$20 within 12 months of closure	n/a	$25 within 6 months of closure	$25	n/a
Gift Cards:	$3.95	n/a	n/a	$3.50	n/a	$4.95	n/a	$4	n/a	n/a	n/a	$3.00	n/a	$3.95	n/a	n/a	$3.00	$1.50	free	n/a	n/a	$3.95	n/a	$4.95	$5.95
Traveler's Cheque Card:	$14.95	n/a	n/a	n/a	n/a	n/a	$3	n/a	n/a	n/a	n/a	$7.50	n/a	n/a	n/a	n/a	$2.00	n/a	$1.25	n/a	n/a	n/a	n/a	n/a	n/a
Traveler's Cheques:	1.5% of total dollar amount purchased	$1 per $100	$1.50 per $100 for dual signature; $1 per $100 for single signature	n/a	n/a	n/a	$1.50	$2 per $100	n/a	n/a	free	n/a	$2 per $100	n/a	$1 per $100	n/a	$0.75 per $100	n/a	$1 per $100	$1 per $100	1% of cheque amount	n/a	n/a	n/a	1.5% of total dollar amount purchased
Fax Fee:	If local first page free, then $1/page; if non-local $1/page	$2/page	n/a	$2 for first page; $1 for each additional page	n/a	$5.50 for first three pages; $3.00 for each additional page	n/a	$3/page	$1/page	$1/page	$1/page	$3 for first page; $1 for each additional page	$2/page	n/a	$0.25/page	Fax out - $1 Fax in - $0.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	$2/page	$1
Coin Machine:	7% of coin redeemed	n/a	n/a	n/a	n/a	n/a	n/a	n/a	6% for members, 10% for non-members	n/a	n/a	n/a	5% of coin redeemed	n/a	n/a	n/a	n/a	10% of total amount	n/a	n/a	5% of coin redeemed	n/a	3% of coin redeemed for amounts over $200	3% for members; 8% for non-members	n/a
Inactive Account:	$2/month for accounts inactive for 2+ years	$5/month when account inactive for 12+months and less than $500	$5/month	$5/month when account inactive for 12+months	$1/month when account inactive for 12+months	$2/month for accounts inactive for 2+ years	$5 per quarter	$5/month	$5/month for accounts inactive for 2+ years and balance less than $100	$5 every quarter	$2/month	$5/month for accounts inactive for over a year	$5/month for accounts inactive for 12+ months with balance below $500	$3/month for accounts inactive for 12+ months with balance below $300	$2 per quarter	$5/month for accounts inactive for 24+ months	$5/month for accounts inactive for 12+ months	$5/month	$5/month	$5/month for accounts inactive for 2+ years with balances below $100	$2/month for accounts inactive for 12 months	$2/month for accounts inactive for 12 months	$2/month for accounts inactive for 12 months	$5/month for accounts inactive for 12 months with balance below $100	$2/month for inactive Checking
Check Cashing Fee:	$5 (applied to accounts with balances under $100 using no additional services)	n/a	$5	n/a	$5	n/a	n/a	$10	$20	$10 for non-member payroll check cashing	$7	$2	$3 for accounts with balances below $100	n/a	n/a	$10 for non-members	$5 for non-members	$1 for members; $5 or $10 for non-members depending on check amount	$3 for non-members	n/a	n/a	n/a	free with membership	$3 for members with balance less than $100; $10 for non-members	$3 for non-members
Return Mail Fee:	$5/month	$3/month	$3/month	$2/month	$2/month	n/a	$3/item	$3 each day received	$2	n/a	$2	$5/month	$5/month	$5/month	n/a	$2/month after two months	$10	$5/notice	$5	n/a	$2/month	$3	$5	$5	$2/month
Account Closing Fee:	n/a	$5 if new account within 90 days or $25 if due to account abuse	n/a	n/a	$5 (within 3 months of opening)	$25 (within 12 months of opening)	$10 (within 90 days of opening)	$5 (within 90 days of opening)	$20 within 13 months of opening	$10 with 90 days of opening	n/a	n/a	$20 for accounts closed within 12 months of opening	$10 or remaining balance (whichever is lower) within 6 months of opening	n/a	$10 for accounts closed within 12 months of opening	$5 for accounts closed within 90 days of opening	$5 for accounts closed within 6 months of opening	$10 for accounts closed within 90 days of opening	n/a	$10 for accounts open less than 12 months	$5 for accounts open less than 90 days	n/a	n/a	n/a
Online BillPay:	free with e-statements	$1.50/month or free with one payment per month	n/a	free	free	n/a	free	$6/month	n/a	n/a	n/a	n/a	$0.40 per bill (first 13 bills free)	$0.50 (first five free)	n/a	free with continual service	free	$5/month	free	$0.25 with Classic Checking; free with other checking	n/a	free	n/a	$5/month for inactive Bill Pay	free
Notary	free for members	free	n/a	n/a	n/a	free for members; $10 for non-members	free for members; $10 for non-members	$2.50 for members; $10 for non-members	n/a	$2	n/a	n/a	$10 for non-members	$1 (first five documents free)	free	n/a	n/a	n/a	$5 for non-members	n/a	n/a	n/a	n/a	$25 for non-members	free
Paper Statement:	free	free	$3	$3/month for dual statements	free	free	free	free	free	free	free	n/a	free	free	free	free	free	free	free	free	free	$2	free	free	n/a