



COLLEGIATE

Schedule of Service Charges (effective July 1, 2025)

This Schedule of Service Charges is part of the Account Agreements and Disclosures for Collegiate Credit Union (Collegiate CU, Collegiate), a trade name of Michigan State University Federal Credit Union ("Credit Union"). Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as a recipient of services we provide.

Account Overdraft Charges

Non-Sufficient Funds (NSF).....No Charge

Account Service Charges

Collegiate Digital Banking.....No Charge

Dormant Account.....\$5.00 monthly

Perform a transaction within the account annually to avoid the dormant account charge.

Escheatment.....\$75.00 per each base account escheated

Perform a transaction within the account annually to avoid the escheatment charge.

Expedited Mailing

Domestic.....\$30.00

International.....\$40.00

Legal Processing

Garnishment.....\$75.00 per each garnishment received

Levy.....\$75.00 per each levy received

Online Bill Payment – Pay Bills.....No Charge

Research.....\$25.00 per hour

Returned Deposited Item.....No Charge

Returned Mail.....\$5.00 per item

Keep your address on file current to avoid the returned mail charge

Stop Payment.....\$25.00

Card Charges

Replacement Debit Card.....\$10.00

International Service Assessment (ISA)¹

ATM and PIN-Based Transactions.....1.00% of Transaction Amount

Signature-Based Transactions.....3.00% of Transaction Amount

Non-CO-OP Network ATM².....\$1.00 per transaction

Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.

Checking Account Charges

Collegiate Checking.....No Charge

Wire Transfer Charges

Incoming Wire Transfer.....No Charge

Outgoing Domestic Wire Transfer.....\$25.00

Outgoing International Wire Transfer.....\$50.00

¹International transactions are transactions initiated at an ATM that dispenses currency other than U.S. dollars or with a merchant who processes the transaction in a country other than the United States.

International transactions include internet and other transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country. ISA charge is calculated after the transaction has been converted to U.S. dollars. ²A non-CO-OP Network ATM charge may be assessed for each inquiry and each transaction at such an ATM, including a balance inquiry. Multiple charges could be assessed during the same ATM session, such as a balance inquiry fee and a withdrawal fee. Non-CO-OP Network ATMs are those not owned by us or third parties participating in the CO-OP Network.