



Schedule of Service Charges

This Schedule of Service Charges is effective between Collegiate Credit Union ("Collegiate CU" or "Collegiate"), a trade name of Michigan State University Federal Credit Union ("Credit Union") and you. Within this document, the words "we," "us," and "our" refer to the Credit Union. The words "you" and "your" refer to you as a Collegiate account owner.

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|-----------------------------------------------------------------------------------------------|-----------------------------|
| Account Overdraft Charges | |
| Non-Sufficient Funds (NSF)..... | No Charge |
| Account Service Charges | |
| Collegiate Digital Banking..... | No Charge |
| Dormant Account..... | \$5.00 monthly |
| <i>Perform a transaction within the account annually to avoid the dormant account charge.</i> | |
| Escheatment..... | \$75.00 |
| <i>Perform a transaction within the account annually to avoid the escheatment charge.</i> | |
| Legal Processing | |
| Garnishment..... | \$75.00 |
| Levy..... | \$75.00 |
| Online Bill Payment – Pay Bills..... | No Charge |
| Research..... | \$25.00 per hour |
| Returned Deposited Item..... | No Charge |
| Stop Payment..... | \$25.00 |
| Card Charges | |
| Replacement Debit Card..... | \$10.00 |
| Expedited Debit Card | |
| Domestic..... | \$20.00 |
| International..... | \$35.00 |
| International Service Assessment (ISA) Charge ¹ | |
| ATM and PIN-Based Transactions..... | 1.00% of Transaction Amount |
| Signature-Based Transactions..... | 3.00% of Transaction Amount |
| Non-CO-OP Network ATM ² | \$1.00 per transaction |
| <i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i> | |
| Checking Account Charges | |
| Collegiate Checking..... | No Charge |
| Wire Transfer Charges | |
| Incoming Wire Transfer..... | \$5.00 |

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.



COLLEGIATE

**Schedule of Service Charges
(effective August 14, 2024)**

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.

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| Account Overdraft Charges | |
| Non-Sufficient Funds (NSF)..... | No Charge |

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|-----------------------------------------------------------------------------------------------|-----------------------------------------|
| Account Service Charges | |
| Collegiate Digital Banking..... | No Charge |
| Dormant Account..... | \$5.00 monthly |
| <i>Perform a transaction within the account annually to avoid the dormant account charge.</i> | |
| Escheatment..... | \$75.00 per each base account escheated |
| <i>Perform a transaction within the account annually to avoid the escheatment charge.</i> | |
| 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 |
| Stop Payment..... | \$25.00 |

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|---------------------------------------------------------------------------|-----------------------------|
| Card Charges | |
| Replacement Debit Card..... | \$10.00 |
| Expedited Debit Card | |
| Domestic..... | \$30.00 |
| International..... | \$40.00 |
| 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 ATM ² | \$1.00 per transaction |
| <i>Use a CO-OP Network ATM to avoid the non-CO-OP Network ATM charge.</i> | |

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|---------------------------------|-----------|
| Checking Account Charges | |
| Collegiate Checking..... | No Charge |

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|------------------------------|--------|
| Wire Transfer Charges | |
| Incoming Wire Transfer..... | \$5.00 |

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.