



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.

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.