



# Schedule of Fees

Effective January 1, 2017

## ACCOUNT FEES

Account Reconciliation (one hour minimum) .....	\$25.00/hour
ATM/Debit/Fast Cash Check Card	
ATM W/D Fees* .....	\$1.00
Backup Withholding/Garnishment .....	\$5.00/month
Bulk Coin Deposit	
Member.....	5% of Amount
Non-Member .....	10% of Amount
Under age of 17 .....	FREE
Certified Check.....	\$5.00/check
Check Copy.....	\$5.00/each
Check Cashing Fee (non-member).....	2% of amount
Check Printing Fee.....	Varies by style and options
Christmas Club/Account	
Withdrawal fee .....	\$10.00/withdrawal
Collections Domestic/Foreign .....	\$15.00/item
Collection Fee .....	\$20.00/each
Deposit Verification .....	\$10.00/each
Early Share Account Closure Fee	
Within first 12 months .....	\$5.00/each
Escheatment Submission .....	\$50.00
Fax Service .....	\$1.00/page
Inactive Share Account Fee**	
No activity for 12 months, no other deposit	
or loan accounts .....	\$5.00/month
Inactive Checking Account Fee	
No activity for 12 months .....	\$5.00/month
Incorrect Address	
Two or more times	
statement returned .....	\$5.00/month
Legal Process/Tax Levy .....	\$25.00/item
Loan Skip A Pay Fee .....	\$29.95/each
Money Order	
Money Order (Member) .....	\$2.00/each
Money Order (Member Select) .....	\$1.00/each
Non-Sufficient Funds/Privilege	
Pay/Held Funds Fee.....	\$35.00/item
Notary Services.....	\$20.00 per stamp
Overdraft Transfer Fee.....	\$5.00/transfer
Overdraft Transfer Fee from Line	
of Credit .....	\$5.00/transfer
Overdraft Transfer Fee from VISA	
Credit Card .....	\$5.00/transfer
Paper Statement Fee*** .....	\$3.00/month
Returned Fee on Deposited Items and Loan Payments	
Same Party.....	\$25.00/item
Third Party.....	\$5.00/item
Savings Account Excessive Cash	
Withdrawal Fee.....	\$5.00/item
Per withdrawal after 3 each month	
Statement Copy .....	\$5.00/each month
	printed

Stop Payment-Standard (180 days).....	\$35.00/each
Telephone Transfers	
Shelly 24-hour Telephone Service .....	FREE
Telephone Transfers (Non-Shelly) .....	\$5.00/each
Teller Checks	
Payable to Self .....	FREE
Payable to Third Party .....	\$5.00/each
Temporary Checks .....	\$1.00/4
VISA Credit Cards	
Cash Advance Fee.....	\$1.00
Credit Card Delinquency Fee .....	\$25.00/occurrence
VISA Credit/ATM/Debit Card Replacements	
Card Replacement .....	\$5.00/each
Change PIN# .....	FREE
1-Day Replacement Rush Fee-Card .....	\$50.00
1-Day Replacement Rush Fee-PIN .....	\$50.00
2-Day Replacement Rush Fee-Card .....	\$25.00
2-Day Replacement Rush Fee-PIN .....	\$25.00
International Replacement Rush Fee-Card.....	\$75.00
International Replacement Rush Fee-PIN .....	\$75.00
International Service	
Assessment Fee .....	2%/amount
VISA Prepaid Cards	
Everyday Spend Prepaid Card.....	\$4.95/each
Gift Card .....	\$3.95/each
TravelMoney Prepaid Card.....	\$4.95/each
Western Union Service	
Domestic .....	\$20.00/each
International .....	Based on amount
Wire Transfer	
Domestic Incoming .....	\$2.00
Domestic Outgoing .....	\$20.00/transfer
International Incoming.....	\$2.00
International Outgoing.....	\$55.00/transfer

## SAFE DEPOSIT BOX FEE\*\*\*\*

Safe Deposit Box - OSS Only	
3x5 .....	\$30.00
3x10 .....	\$40.00
5x10 .....	\$55.00
10x10 .....	\$100.00
Key Deposit .....	\$20.00
Lost Key .....	Forfeit Key Deposit
Drill Box Fee .....	At cost
Late Fee .....	\$15.00

## SHARE VALUE

Par value of one share .....	\$5.00
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\* If applicable.

\*\* Excludes share account with primary owner younger than 25 years of age.

\*\*\* Excludes any membership with primary owner 65 years of age or greater, members enrolled Member Select or members receiving statements electronically.

\*\*\*\*As of September 20, 2016, Xplore FCU will not be issuing new Safe Deposit boxes.



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Effective January 1, 2017

## CHECKING ACCOUNTS

### Basic Checking

Monthly Service Charge  
 (if balance falls below \$500) ..... \$5.00  
 ATM Withdrawals in network\* ..... FREE  
 Over 5 ATM Withdrawals per month ..... \$1.00/each  
 Home Banking/Online Bill Pay ..... FREE  
*No monthly service charge with e-Statements or Member Select*

### Value Checking

Monthly Service Charge  
 (if balance falls below \$1,000) ..... \$5.00  
 ATM Withdrawals in network\* ..... FREE  
 Home Banking/Online Bill Pay ..... FREE  
*No monthly service charge with Member Select*

### Jump Start Checking (for ages 18-25)

Monthly Service Charge ..... \$0  
 ATM Withdrawals in network\* ..... FREE  
 Checks ..... First Box FREE  
 Home Banking/Online Bill Pay ..... FREE

### Mature Advantage (for ages 55+)

Monthly Service Charge ..... \$0  
 ATM Withdrawals in network\* ..... FREE  
 Checks ..... One free box per year  
 Money Orders ..... FREE  
 Home Banking/Online Bill Pay ..... FREE

Plus all the perks of Member Select excluding free paper statements and 1% off personal loans

### Renew Checking

Required Balance pledged in Shares ..... \$100.00  
 Monthly Service Charge ..... \$10.00  
 ATM Withdrawals in network\* ..... FREE  
 Home Banking/Online Bill Pay ..... FREE  
 Everyday Spend Prepaid Card ..... \$4.95/each

## MEMBER SELECT

### Changes effective May 1, 2015

Xplore FCU developed Member Select to reward loyal Members by providing a wide variety of free and/or discounted Services.

### To Qualify...

- Maintain a \$50,000 total balance in your share accounts\*\*  
OR \$25,000 in outstanding loan balances
- Maintain an active checking account

### Benefits include...

- 0.10% interest rate bonus on all new/rollover Certificate accounts or Flex Fund accounts, excluding Jumbo term share/IRA accounts
- 1% Discount on New Personal Loans
- Discounts on Money Orders
- Free Temporary Checks
- One free Stop Payment per year; then 50% off any additional
- 25% off Safe Deposit Box rentals\*\*\*
- Free paper statements

### How to Enroll...

We do it for you! Once every month those who qualify are automatically enrolled into Member Select.

\*Network includes Allpoint and CapitalOne ATMs

\*\*Excluding checking

\*\*\*As of September 20, 2016, Xplore FCU will not be issuing new Safe Deposit boxes.

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## Branch Information

### Mailing Address & Phone Numbers

P. O. Box 60193 • New Orleans, LA 70160  
504-728-4853 • Toll-free 888-U-XPLORE

### One Shell Square

701 Poydras Street, New Orleans  
Mon - Fri: 8:00 AM - 4:00 PM

### 1201 Veterans Blvd.

Metairie, LA 70005  
Mon - Thurs: 8:00 AM to 4:00 PM  
Friday: 8:00 AM - 5:00 PM

### 5500 Veterans Blvd.

Metairie, LA 70003  
Lobby: Mon-Thurs: 8:00 AM - 4:00 PM  
Friday: 8:00 AM - 6:00 PM  
Saturday: 9:00 AM - 2:00 PM

Drive-thru: Mon-Fri: 8:00 AM - 6:00 PM  
Saturday: 9:00 AM - 2:00 PM

MemberServices@XploreFCU.com  
www.XploreFCU.com