

## IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

**St. Paul Federal Credit Union**  
**1330 Conway St., Ste 200**  
**Saint Paul, MN 55106-5856**  
**(651)772-8744**

### COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replace ATM card or PIN	\$5.00
Replace debit card or PIN	\$5.00
Debit card purchase	Free
Frequency limit	5 daily
Dollar limit - Unless higher limit requested	\$1000.00 daily
Rush Delivery of ATM/ Debit/Visa Card/Pin	\$25.00 each
Draft printing	Style Dependent
Cashier's check	\$3.00
Frequency Limit	3 free monthly
Money order - \$1000 Maximum per money order	\$1.00
Traveler's checks - If no matching share balance	\$1.00 per \$100
Reissue of Cashier's check	\$1.50 each
Overdraft (each overdraft paid)	\$20.00
Nonsufficient funds (each)	\$20.00
Deposited checks returned unpaid	\$20.00
Account activity printout - Free on Internet Banking	\$5.00
Account research - Minimum of 2 hours	\$25.00 hourly
Account balancing assistance - First time free	\$25.00 hourly
Copy of statement - Free on Internet Banking	\$5.00

Copy of cleared check - Free on Internet Banking	\$5.00
Bill Payment - Free with Checking Account	Free
Stop payment	\$5.00
Wire transfer (outgoing domestic)	\$15.00
Wire transfer (outgoing international)	\$50.00
Garnishments	\$10.00
Executions	\$10.00
Levies	\$10.00
Collection Item	\$20.00
Coin Counting - If no other services	1% of balance
Check Cashing - If no matching share account balance	1% of transaction
Real Estate Verifications from another institution	\$5.00 each
Inactive Visa Credit Card	\$25.00 yearly
If no transactions in one Anniversary year	
Photocopies	\$.25 per page
Late Fee on Consumer Loans and Visa Credit Cards	\$20.00
15 day grace period from due date	
Late Fee on Mortgage Loans	5% of P&I Pmt
15 day grace period from due date	
Dormant Account	\$10.00 monthly
An account has had no transactions for one year and;	
At least three Account Statements have been returned for incorrect address, and no other services	
Right to Require Notice of Withdrawal	
We reserve the right to, at anytime, require not less than seven days notice, in writing, before each withdrawal from an interest-bearing account, other than a time deposit or from any other savings account.	
Federal Regulations allow no more than 6 electronic withdrawals from a Regular (S1) Savings Account per Calendar Month	

#### LIMITS AND FEES DISCLOSURE

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