

Schedule of Fees & Charges

Effective 6-1-2026

STARK

Federal Credit Union

General Fees

Account Closure	\$5.00, if closed within 90 days
Account Reconciliation	\$20.00 per hour
Account Research	\$20.00 per hour
Check Cashing	\$5.00 per check if member's account balance is below \$50.00 and no direct deposit, loan or VISA card
Coin Deposit	\$2.00 per \$100 (first \$100 free)
Coin Deposits using machine (Dressler Only)	
Member with checking account	3%
Member without Checking account	5%
Non-member	10%
Dormant Account	\$5.00 per month (after 1 year inactive and under \$200.00. Minor accounts excluded)
EarlyFunds ACH Fee	\$1.00 per ACH deposit
Fax	\$1.00 per page
Foreign Check Collection	\$35.00
Garnishments / Levy	\$50.00
Gift Card	
Member with checking account	\$4.00
Member without checking account	\$5.00
Legal Research	\$50.00 per hour
Money Order	\$3.00
NSF Charge	\$35.00 per item
Official Check	\$6.00 each (unless in member's name)
Official Check Replacement	\$10.00 each
Overdraft Charge	\$35.00 per item
Photocopy	\$1.00 per page
Return Mail (Bad Address)	\$7.00 per item
Return Deposit Item	\$35.00 per item
Statement Reprint	\$1.00 per page + \$3.00 if mailed
Stop Payment	\$30.00
Telephone Account Transfer with Teller	\$2.00
Free if using the 24-Hour Telephone Access Line - 330-493-3711	
Wire Transfer	
Incoming	\$20.00
Incoming International	\$40.00
Outgoing	\$30.00
Outgoing International	\$50.00

Share Account Fees

Par Value of One Share \$5.00

Reg D Violation \$0.00

Checking Fees

Certified Check \$6.00 per check

Check Copy \$3.00 each

Counter Check \$0.50 each

Internet Banking Check Copy Free

iPay Online Bill Pay Free

Minimum Daily Balance None

Monthly Service Charge None

Overdraft Privilege Service \$35.00 accessed when an entry in excess of available balance is paid by the credit union

Safe@Home Online Banking Free

Debit Card & Swipe & Go Card

Replacement Card \$10.00

Foreign Transaction Up to 2% of transaction amount

Point of Sale (POS) Transaction None

Debit (PIN) Transaction None

Transaction at ATMs 10 FREE per month; \$3.00 per transaction thereafter

Swipe & Go Card

Monthly Service Charge \$5.00; waived if you have 15 POS transactions (excludes all ATM transactions, teller transactions and iPay payments)

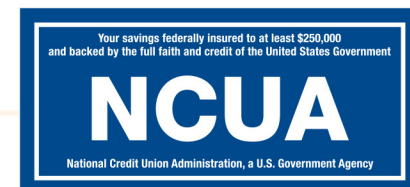
Real Time Payments (RTP)

Received First 2 free; \$1.00 per transaction thereafter

If you have any questions or require fee information on your accounts, please call the credit union at 330-493-8325



WE DO BUSINESS IN ACCORDANCE WITH THE FEDERAL FAIR HOUSING LAW AND THE EQUAL CREDIT OPPORTUNITY ACT



Federally insured by NCUA