

2019 Fee Schedule

SAFE DEPOSIT BOXES

Offered in various sizes priced between \$30.00 - \$130.00 per year. See credit union for more details, locations and availability.

Lost Key \$70.00 for one/\$120.00 for both

WIRE TRANSFERS

Outgoing Domestic \$20.00

LOANS

Late Fee (5% of payment due)
 Minimum \$15.00
 Maximum \$40.00

External Payments

CU Assisted \$10.00
 ECM Self-service \$8.00

TELLER SERVICES

Check Cashing (per \$100.00)* \$1.50

Excessive Vacation Saver and Holiday Saver Account Withdrawals \$5.00

Official Check/Money Order \$3.00

Official Check Payable to Account Owner Free

Coin Count Machine 5% of total

Gift Card \$5.00

GENERAL ACCOUNT SERVICES

Telephone Account Inquiries/Transactions*	\$2.00
Photocopies (10 copies free)	\$.05/page
Account Printouts	\$3.00/page
Statement Copy	\$5.00
Returned Mailed Statement	\$5.00
Inactive Account	
<i>(Share Account only with less than \$100.00 and no activity for 6 months)</i>	\$5.00/month
Account Closure within 90 days	\$25.00
Account Balancing/Research <i>(1 hour minimum)</i>	\$25.00/hour
Fax Services	\$1.00/page
Tax Information <i>(copy of 1099's/1098's)</i>	\$5.00
Medallion stamp	Free
Legal Document Processing <i>(Levies, Garnishments, Writs, etc.)</i>	\$50.00
Mailed Statement	\$2.00/month

SHARE ACCOUNT

Smart Flex Excessive Check Withdrawal <i>(over 3 per month)</i>	\$15.00
Excessive withdrawal - Regulation D <i>(each in excess of 6 transactions per month - see credit union for a list of transaction and account types)</i>	\$15.00

ATM/DEBIT

Debit EMV Chip Card Replacement	\$10.00
Overdraft ATM/Debit Card	\$30.00 each
Non-Member Usage of Mobiloil ATM	\$3.00
ATM/Debit Card Transactions & Inquiries <i>(non-proprietary machines)</i>	\$2.00

SMART PLUS CHECKING

Stop Payment <i>(all items)</i>	\$30.00 each
Overdraft for Paid Item	\$30.00 each
Return Items	\$30.00 each
Draft Copy	\$2.00/check
Overdraft Transfer	\$5.50/transfer
Temporary Drafts <i>(12 checks)</i>	\$5.00
Collection Item Processing:	
International	\$35.00 + cost
Domestic	\$20.00

*Some account card types may result in fees being waived or reduced.

FACTS

WHY?

WHAT?

HOW?

WHAT DO WE DO WITH YOUR PERSONAL INFORMATION?

Financial companies such as Mobiloil Federal Credit Union (Mobiloil FCU) choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security number and account balances**
- **Account transactions**
- **Credit history and payment history**

When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Mobiloil FCU chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	SHARE	LIMIT SHARING
For our everyday business purposes- to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes- to offer you products and services	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For our affiliates' to market to you	NO	We don't share
For non-affiliates' to market to you	NO	We don't share

How does Mobiloil FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Mobiloil FCU does not sell or disclose any non-public personal information gathered through its website, member applications, or email request other than as permitted or required by law.

How does Mobiloil FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use your credit or debit card or give us your contact information
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes- information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

DEFINITIONS:

Affiliates:

Companies related by common ownership or control. They can be financial and non-financial companies.

- Mobiloil FCU has no affiliates

Non-Affiliates:

Companies not related by common ownership or control.

- They can be financial and non-financial companies.
- Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ ATM), financial statement publishers or printers, consumer reporting agencies, data processors, and check/share draft printers.

Joint Marketing:

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies, and financial advisors.