

**PERSONAL FEE SCHEDULE
EFFECTIVE NOVEMBER 5, 2019**

Transaction Fees	Insufficient funds (NSF) (per transaction, attempt, or presentment)	\$30.00
	Safety Net (per transaction)*	\$30.00
	Check cashing	\$4.00
	Check order	Varies
	Holiday Club Account withdrawal (if made before November)	\$15.00/withdrawal
	Stop payment (includes check, ACH, Bill Pay or using online canvas.org)	\$27.00/request
	Savings and Money Market Transfer (after the first 3)	\$2.00/transfer
Monthly Service Fees	Free Checking	Free
	Mobile Checking (no checks, waived w/eStatements)	\$3.00
	Interest Checking account (if balance <\$500.00)	\$10.00
	Money Market account (if balance <\$1,000.00)	\$10.00
	Money Market Plus account (if balance <\$10,000.00)	\$10.00
	Jumbo Money Market account (if balance <\$1,000.00)	\$10.00
Online Banking Fees	Picture Pay Delivery Options:	
	Standard Delivery	Free
	Expedited Delivery (Electronic)	\$1.00
	Overnight Delivery (Paper/Check)	\$19.95
	Bill payment fees:	
	3 or more payments per month	Free
	Less than 3 payments per month	\$3.95/month
	Mobile Checking accounts	Free
	Bill Payment Delivery Options:	
	Standard Delivery	Free
	Next Day Delivery (Paper/Check)	\$19.95
	2 nd Day Delivery (Paper/Check)	\$14.95
	2 nd Business Day Delivery (Electronic)	\$4.95
	Overnight Delivery (Paper/Check)	\$19.95
	Check Orders	Varies
Stop Payment	\$27.00 per request	
Other Service Fees	ATM & MasterCard® Debit Card service fees:	
	ATM access card (annual)	\$12.00/card
	Card replacement	\$5.00/card
	PIN replacement	\$5.00/card
	ATM withdrawal fee:	
	ATMs owned by Canvas Credit Union	Free
	CO-OP ATMs:	
	Free Checking, Mobile Checking, and Interest checking (10 free/month, cost for each additional)	\$2.00
	Non-Canvas-owned ATMs	\$2.00/transaction
	ATM deposits	Free
	Closure of account within 6 months of opening	\$25.00
	IRA Quarterly Share account closure (if closed within 6 months of opening)	\$50.00
	Inactive account (after 1 year and account balance <\$50.00)	\$5.00/month
Incoming collection item (charged to the financial institution, per item)	\$35.00	

	Foreign items sent for collection (per item)	\$25.00
	Deposited item return (per item)	\$9.00
	Deposited item return - to/from same member (per item)	\$25.00
	Shared Branch/Service Center withdrawal fee (withdrawals or cash back transactions):	
	First 7	Free
	After 7	\$2.00/transaction

***Please refer to our Notice of Important Information About Overdraft Services and Fees.**

Fees are subject to change. For a complete list of services offered, go to canvas.org. Please note that third-party ATM operators may charge additional fees, including but not limited to out-of-network fees and balance inquiry fees.

For the Level Up Checking Account, Canvas refunds up to five (5) non-Canvas ATM fees per month. Excludes international ATM fees.

For the College Student Bundle, Canvas refunds up to four (4) eligible fees per calendar year; eligible fees are insufficient funds (NSF) fees and Safety Net fees.

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