

**FEE SCHEDULE
EFFECTIVE AUGUST 20, 2019**

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|------------------------------|---|---------------------|
| Transaction Fees | Insufficient funds (NSF) and Courtesy Clear fees (annually; per transaction, attempt, or third-party presentment)^: | |
| | First occurrence | \$20.00 |
| | Second through fourth occurrences | \$27.00 |
| | Fifth and subsequent occurrences | \$33.00 |
| | (includes returned loan payments and NSF/returned ACH) | |
| | 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 |
| Transfer (after the first 3) | \$2.00/transfer | |
| Monthly Service Fees | Free Checking | |
| | Mobile Checking (no checks, waived w/eStatements) | |
| | Interest Checking account (if balance <\$500.00) | |
| | Money Market account (if balance <\$1000.00) | |
| | Money Market Plus account (if balance <\$10,000.00) | |
| | Jumbo Money Market account (if balance <\$1,000.00) | |
| 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 | |
| | 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 | |

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| 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 |

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 College 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 Courtesy Clear fees.

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