

**MAX CREDIT UNION**  
**SCHEDULE OF FEES AND CHARGES**  
**FOR**  
**SHARE, CLUB, AND SHARE DRAFT ACCOUNTS**

**EFFECTIVE MARCH 1, 2021**

**SHARE / CLUB ACCOUNT**

**Fees.** The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; May be subject to Non-MAX ATM owner surcharges. (c) Additional or Replacement MAX ATM card - \$5.00 each; (d) Address Not Known and Dormant after 12 months - \$5.00 per month; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Research Charges - \$15.00 per hour; (i) Wire Transfers - \$15.00 per transfer; (j) Returned Deposit Item - \$3.00 each; (k) Levy/Garnishment Fee - \$75.00; (l) Excessive Share Withdrawals - \$3.00 per item. You may make up to three over-the-counter withdrawals each month without charge. Subsequent withdrawals will be charged a fee of \$3.00 each. MAX ATM and Jenny MAX withdrawals are exempt from this charge; (m) Membership Fee - \$1.00 per membership; (n) No Mail Accounts - \$5.00 annually; (o) Share Transfer for Overdraft - \$1.00 per transfer; (Refer to Transaction limitations below); (p) Shares/Clubs Only Fee - \$5.00 per month for those members at least 23 years of age holding no other accounts except a share or share and club accounts with a balance or combined balance of less than \$100.00 as calculated at the end of each month; (q) In- Person Transaction Fee - \$2.00 per transaction for those members who have a Self-Service Check account; (r) Special Services Fee \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (s) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically; (t) Account Re-opening Fee - \$25.00 per closed account that is re-qualified for membership within the last 24 months; (u) Check Cashing Fee - \$9.00 per check for those members at least 19 years of age holding no other accounts except a share or share and club accounts with a balance or combined balance of less than \$250.00.

**SHARE DRAFT ACCOUNTS**  
**ACHIEVE CHECKING**

**Fees.** The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; transfer- \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fees - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 each; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$2.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction)/Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment; (j) Research Charges - \$15.00 per hour; (k) Share Transfer for Overdrafts - \$1.00 per transfer; (l) Stop Payment Order - \$30.00 per order; (m) Wire Transfer - \$15.00 per transfer; (n) Return Deposit Item - \$3.00; (o) Levy/Garnishment Fee - \$75.00; (p) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (q) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **Subject to a service fee of \$4.95 each month if the account does not meet the requirements to earn dividends unless a minimum balance of \$500.00 is maintained during the entire month.**

**PERFORM CHECKING**

**Fees.** The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fee - MAX custom checks are provided at no cost. Other check prices vary depending on style of check ordered; (d) Copies of History - \$3.00 each; (e) Statement Copies - \$2.00 per statement; (f) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) /Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment; (g) Research Charges - \$15.00 per hour ; (h) Share Transfer for Overdrafts - \$1.00 per transfer; (i) Stop Payment Order - \$30.00 per order; (j) Wire Transfers - \$15.00 per transfer; (k) Returned Deposit Item - \$3.00 each; (l) Levy/Garnishment Fee - \$75.00; (m) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (n) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. The following are provided at no cost to members holding this account: check copies on request, notary service, and access to the Performance Money Market Account. **If the balance drops below \$1,500.00, a monthly service fee of \$7.50 will be charged the following month.**

## EXPLORE CHECKING

**Fees.** The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal-\$1.00 each; may be subject to more than one fee per log in; may be subject to non-MAX ATM owner surcharges. MAX will waive a maximum of 5 ATM Network fees charged for withdrawals during the month to this account for students under age 26, upon application to the Credit Union. (c) Check Printing Fee - varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$2.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction)/Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment , this fee is waived for students under the age of 19; (j) Research Charges - \$15.00 per hour; (k) Stop Payment Order - \$30.00 per order; (l) Wire Transfers - \$15.00 per transfer; (m) Returned Deposit Items - \$3.00 each; (n) Levy/Garnishment Fee - \$75.00; (o) Share Transfer for Overdrafts - \$1.00 per transfer; (p) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (q) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

## ARRIVE CHECKING

**Fees.** The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; May be subject to Non-MAX ATM owner surcharges. (c) Check Printing Fee - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Overdrafts (Returned Check Solutions, One-time Debit Card transaction)/Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment; (i) Research Charges - \$15.00 per hour; (j) Share Transfer for Overdraft- \$1.00 per transfer; (k) Stop Payment Order - \$30.00 per order; (l) Wire Transfers - \$15.00 per transfer; (m) Returned Deposit Item -\$3.00 each; (n) Levy/Garnishment Fee - \$75.00; (o) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (p) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

## EXPRESS CHECKING

**Fees.** The following fees and charges may be assessed against your account: (a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATMs - Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM surcharges. MAX will waive a maximum of 3 ATM Network fees charged for withdrawals during the month to this account; (c) Check Printing Fees - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 each; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$2.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction) /Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment; (j) Research Charges - \$15.00 per hour; (k) Share Transfer for Overdrafts - \$1.00 per transfer; (l) Stop Payment Order - \$30.00 per order; (m) Wire Transfer - \$15.00 per transfer; (n) Return Deposit Item - \$3.00 each; (o) Levy/Garnishment Fee - \$75.00; (p) In-Person Transaction Fee - \$2.00 per transaction; (q) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (r) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day.

## GROW CHECKING

**Fees.** The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATM - /Denial of Transfer or Withdrawal - \$.50 each; Inquiry - \$.50 each; Transfer - \$.50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. MAX will waive a maximum of 2 ATM Network fees charged for withdrawals during the month to this account. (c) Check Printing Fee - Varies depending on style of check ordered; (d) Copy of Check - \$2.00 per check; (e) Copy of History - \$3.00 each; (f) MAX Teller Check - \$4.00 each; (g) Statement Copies - \$2.00 per statement; (h) Monthly Paper Statement Mailed - \$2.00 per month; (i) Overdrafts (Returned Check Solutions, One-time Debit Card transaction)/Returned Items - \$30.00 each time a item/draft is submitted or re-submitted for payment; (j) Research Charges - \$15.00 per hour; (k) Share Transfer for Overdrafts - \$1.00 per transfer; (l) Stop Payment Order - \$30.00 per order; (m) Wire Transfers - \$15.00 per transfer; (n) Returned Deposit Items - \$3.00 each; (o) Levy/Garnishment Fee - \$75.00; (p) Special Services Fee - \$2.00 per phone branch inquiry for account balance, share drafts cleared, and direct deposit postings when inquiry can be done electronically; (q) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **If the balance drops below \$500.00, a monthly service fee of \$4.95 will be charged the following month.**

## RISE CHECKING

**Fees.** The following fees and charges may be assessed against your account:(a) ATM or EFT Over Withdrawal - \$30.00 per occurrence; (b) ATM Transaction Fees at Non-MAX ATM - Denial of Transfer or Withdrawal - \$ .50 each Inquiry - \$ .50 each; Transfer \$ .50 each; Withdrawal - \$1.00 each; may be subject to more than one fee per log in; may be subject to Non-MAX ATM owner surcharges. (c) Copy of History - \$3.00 each; (d) MAX Teller Check - \$4.00 each; (e) Statement Copies - \$2.00 per statement; (f) Monthly Paper Statement Mailed - \$2.00 per month; (g) Overdrafts, (One-time Debit Card transaction) Returned Items - \$30.00 each time an item is submitted or re-submitted for payment; (h) Research Charges - \$15.00 per hour; (i) Share Transfer for Overdrafts - \$1.00 per transfer; (j) Stop Payment Order - \$30.00 per order; (k) Wire Transfers - \$15.00 per transfer; (l) Returned Deposit Items - \$3.00 each; (m) Levy/Garnishment Fee - \$75.00; (n) Special Services Fee - \$2.00 per phone branch inquiry for account balance and direct deposit postings when inquiry can be done electronically; (o) Phone Branch Transfer Fee - \$2.00 per phone branch fund transfer when transfer can be done electronically. No transaction limitations apply to this account. Transfers from shares are limited to six occurrences per month. An occurrence includes all overdraft transfers on any given business day. **Subject to a service fee of \$10.00 each month unless you have at least one Direct or Mobile Deposit and complete 10 or more Debit Card purchases per calendar month.**

**MAX CREDIT UNION**  
**SCHEDULE OF FEES AND CHARGES**  
**FOR**  
**MONEY MARKET ACCOUNTS**  
**EFFECTIVE MARCH 1, 2021**

**GENERAL**

**Fees and charges.** The following fees and charges may be assessed against Money Market Accounts. Additional fees and charges may apply to specific accounts and are described in that accounts disclosure. (a.) Statement copies - \$2.00 per statement; (b.) Copy of History - \$3.00 each. (c.) Levy/Garnishment fee - \$75.00.

**PERFORMANCE MONEY MARKET ACCOUNT**

**Fees and charges.** The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft / Return item / Exceeds transfer limitations - \$30.00 each time a item/draft is submitted or resubmitted for payment; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire transfer - \$15.00 per transfer; (f.) MAX Teller Check - \$4.00 each; (g.) Stop Payment Order \$30.00 per order. (h.) Returned deposit item - \$3.00 each. (i.) Levy/Garnishment fee - \$75.00.

**PRIVATE RESERVE MONEY MARKET ACCOUNT**

**Fees and charges.** The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft / Return item / Exceeds transfer limitations - \$30.00 each time a item/draft is submitted or resubmitted for payment; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire transfer - \$15.00 per transfer; (f.) MAX Teller Check - 4.00 each; (g.) Minimum balance violation - \$10.00 per month for each month that account is below \$1,000; (h.) Stop Payment Order \$30.00 per order. (i.) Returned deposit item - \$3.00 each. (j.) Levy/Garnishment fee - \$75.00.

**ELEVATE MONEY MARKET ACCOUNT**  
**Non-Transferable as Defined in 12 CFR Part 204**

**Fees and charges.** The following fees and charges may be assessed against your account: (a.) Statement copies - \$2.00 per statement; (b.) Check overdraft / Return item / Exceeds transfer limitations - \$30.00 each time a item/draft is submitted or resubmitted for payment; (c.) Copy of check - \$2.00 each; (d.) Copy of history - \$3.00 each; (e.) Wire transfer - \$15.00 per transfer; (f.) MAX Teller Check - 4.00 each; (g.) Stop Payment Order \$30.00 per order. (h.) Returned deposit item - \$3.00 each. (i.) Levy/Garnishment fee - \$75.00.