

CHECKING FEES	
Checking Accounts	
QClassic Checking	Free
QChoice Checking Maintenance Fee	\$10.00/month
<i>Applies only when the requirements to this account are not maintained:</i>	
1) Direct deposit(s) totaling \$1,000 or more are made to this account per month or, \$5,000 minimum daily balance in this account per month and;	
2) eStatements	
QChoice ATM Fee Reimbursements (maximum)	\$15.00/month credit
Checking Rewards Maintenance Fee	\$10.00/month
<i>Applies only when direct deposit and online statements are not maintained.</i>	
Club/Association Account	\$5.00/month
SAVINGS FEES	
HighQ	
Maintenance	\$10.00
<i>Applies only when eStatements are not maintained</i>	
Basic Savings/Name Your Own Savings Accounts	
Maintenance	Free
Money Management Account	
Maintenance	Free
Term Savings Account	
Maintenance	Free
Early Withdrawal Penalties	
2-11 Month	Dividends earned, not to exceed 90 days
12-60 Month	Dividends earned, not to exceed 180 days
IRA Accounts	
IRA Premature Withdrawal Penalties (Under age 59-1/2. IRS penalty will also apply.)	\$25.00
All Outgoing Transfers or Rollovers	\$25.00
CHECKING & SAVINGS SERVICES FEES	
ATM Card or Debit Card	Two (2) free per account
Additional cards	\$10.00
Replacement cards	First free, then \$10
ATM withdrawals	
First 10 per month	Free
After first 10	\$2.00
Debit Card Signature-Based Transactions (<i>unlimited</i>)	Free
Maximum ATM Withdrawal Limits Per Day	
ATM Card	\$500.00
Debit Card	\$1,000.00
Verification of Deposit	\$15.00
Cashier Checks	\$5.00
Stop Payment Order (Check or Electronic Transfers)	\$25.00
Copy of Personal Check	\$10.00
Online Check Copy (if available)	Free
Check Copy Person-to-Person	\$10.00
Non-Member Check Cashing	\$3.00
Paid NSF Fees	
Courtesy Pay/Negative Balance	\$37.00 per transaction
<i>May cover Electronic Transfers (ACH/Bill Payment, & Electronic Check Conversions), Checks, ATM/POS and Debit Card transactions. Refer to Courtesy Pay Disclosure for Terms and Conditions.</i>	
Overdraft Transfer from Savings	\$20.00
Overdraft Transfer from Savings - QChoice Checking	Free
Holiday Club Account Early Withdrawal	\$15.00
CREDIT CARDS	
Annual Fee	No fee
Quorum Cash Advance	2% (\$5min/\$25 max)
<i>Finance charge assessed from the day of cash advance to the day of full payment.</i>	
Returned Payment Fee	Up to \$25.00
Late Payment	
Minimum Payment of \$25.00 or more	\$25.00
Minimum Payment of \$10.00 to \$24.99	\$10.00
Minimum Payment of up to \$9.99	No fee
Replacement of Credit Card	First free, then \$10
Three (3) Credit Card Convenience Checks	Free

LOANS	
Late Loan Payment	\$25.00
Duplicate Lien Release	\$25.00
Private Education Line-of-Credit	
Application Fee	Free
Late Loan Payment	5% of the payment due
Non-Sufficient Funds (NSF)	\$20.00
FIRST MORTGAGES & HOME EQUITY LOANS/ LINE OF CREDIT (LOC)	
Application Fees	
First Mortgage Application	\$295.00
Co-Op Loan Application	\$295.00
Flex Lock	0.25%
RealtyLine/ LOC Origination Fee	\$495.00
Late Payment	Varies - please call
Appraisal (First Mortgages, RealtyLine, and Home Secured)	Varies
Closing Costs (Home Equity Loans)	Varies
Subordination Agreement Fee	\$75.00
Preparation and Recording of Satisfaction (Home Equity Loans)	\$50.00
Flood Certification (First and HELOC)	\$15.00
Credit Report Fee (First Mortgages)	\$22.13/\$24.14 (single/joint)
Tax Service Fee	Varies - begins at \$61
Modification	\$225.00
Trust Agreement	Variable - begins at \$150.00
Verification of Mortgage	\$15.00
CONVENIENCE FEES	
Online Banking	Free
Online Bill Payment	Free
Bill Payment Check Copy	\$10.00
Bill Payment Stop Payment	\$25.00
Wire Transfer	
Incoming	Free
Outgoing Domestic Wire Transfer	\$20.00
Outgoing International Wire Transfer	\$45.00
Transactions By Phone (VoiceConnect)	Free
Miscellaneous Fees	
Return of a Check You Deposited	\$25.00
Check or ACH Debit Returned (Insufficient Funds)	\$37.00
Abandoned Property Processing	\$100.00
Invalid Address/Returned Mail	\$2.50/month
Statement Copy	\$10.00
Mid-Cycle Statement History	\$10.00
Photocopy of Quorum FCU check	\$5.00
Stop Payment of Quorum Withdrawal Check	\$15.00
Dormant Account	\$5.00
Notarization (where available)	Free
Signature Guarantee Medallion (where available)	Free
Foreign Item Collection	\$30.00
Research/Special Correspondence Fee	\$20.00/hr. (\$20 min.)
Subpoena/Restraining Notice/IRS Levy	\$100.00
Overnight Mail	
Domestic	\$15.00
International	\$25.00
Saturday Delivery	Add \$5.00