

CHECKING FEES

QClassic Checking Maintenance Fee	Free
QChoice Checking Maintenance Fee (Applies when: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)	\$10.00/month
Checking Rewards Maintenance Fee (Applies when direct deposit and online statements are not maintained.)	\$10.00/month
Club/Association Account	\$5.00/month

SAVINGS FEES

HighQ Savings Maintenance Fee (Applies when eStatements are not maintained.)	\$5.00/month
Basic Savings/Name-Your-Own Savings Accounts/Term Account/Money Management Account/ Maintenance Fee	Free
Early Withdrawal Penalties	
2-11 Month Term Accounts	1% of amount withdrawn never to exceed original principal balance
12-24 Month Term Accounts	2% of amount withdrawn never to exceed original principal balance
25 Month + Term Accounts	3% of amount withdrawn never to exceed original principal balance
Holiday Club Account	\$15.00
IRAs (Under age 59-1/2. IRS penalty will also apply.)	\$25.00
All Outgoing IRA Transfers or Rollovers	\$25.00

CHECKING & SAVINGS SERVICES FEES

ARM Card or Debit Card	First 2 free, then \$10.00
Replacement cards	First free, then \$10.00
ATM withdrawals - First 10 per month	Free
ATM withdrawals - After first 10	\$2.00
Daily Maximum Withdrawal Limit - ATM Card	\$500.00
Daily Maximum Withdrawal Limit - Debit Card	\$1,000.00
Verification of Deposit	\$15.00
Cashier Checks	\$5.00
Stop Payment Order (Check or Electronic Transfers)	\$25.00
Stop Payment of Quorum Withdrawal Check	\$15.00
Copy of Personal Check	\$10.00
Check Copy Person-to-Person	\$10.00
Non-Member Check Cashing	\$3.00
Photocopy of Quorum FCU check	\$5.00
Paid NSF Fees (per transaction)	
Courtesy Pay/Negative Balance	\$37.00
Overdraft Transfer from Savings	\$20.00
Check or ACH Debit Returned (Insufficient Funds)	\$37.00

CREDIT CARDS

Quorum Cash Advance	2% (\$5min/\$25 max)
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
Replacement of Credit Card	First free, then \$10

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 and Co-op Application	\$295.00
Flex Lock	0.25%
Home Equity Loan Origination Fee	\$495.00
Late Payment	Varies
Appraisal (First Mortgages, HELOC, 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 \$61.00
Modification	\$225.00
Trust Agreement	Variable - begins at \$150.00
Verification of Mortgage	\$15.00

CONVENIENCE AND OTHER SERVICE FEES

Bill Payment Check Copy	\$10.00
Bill Payment Stop Payment	\$25.00
Wire Transfer Fees	
Incoming	Free
Outgoing Domestic Wire Transfer*	\$20.00
Outgoing International Wire Transfer*	\$45.00
*If originated through any other channel including but not limited to over-the-phone banking and in branch a \$10 surcharge per transfer will apply.	
Loan Payment Service Fees	
Recurring Payments via Loan Payment Portal and ACH	Free
One-time Payment via Loan Payment Portal	\$1.95
One-time Payment via Automated Telephone Service	\$1.95
One-time Payment via Member Service	\$9.95
Return of a Check You Deposited	\$25.00
Abandoned Property Processing	\$100.00
Invalid Address/Returned Mail	\$2.50/month
Statement Copy	\$10.00
Mid-Cycle Statement History	\$10.00
Dormant Account	\$5.00
Notarization	Free
Signature Guarantee Medallion	Free
Foreign Item Collection	\$30.00
Research/Special Correspondence Fee	\$20.00/hr. (\$20.00 min.)
Subpoena/Restraining Notice/IRS Levy	\$100.00
Overnight Mail	
Domestic	\$15.00
International	\$25.00
Saturday Delivery	Add \$5.00