

CHECKING	
QClassic Checking Maintenance	Free
QChoice Checking Maintenance (Applies when account requirements are not met: eStatements and minimum monthly direct deposit(s) totaling \$1,000 or minimum average daily balance of \$5,000.)	\$10.00/month
Checking Rewards Maintenance (Applies when account requirements are not met: direct deposits and eStatements.)	\$10.00/month
Club/Association Account	\$5.00/month
SAVINGS	
HighQ Savings Maintenance (Applies when account requirements are not met: eStatements.)	\$10.00/month
Basic Savings/Name-Your-Own Savings Accounts/Term Account/Money Management Account Maintenance	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2-11 Month Term Accounts	1% of amount withdrawn, never to exceed original principal balance
12-24 Month Term Accounts	2% of the amount withdrawn, never to exceed original principal balance
25 Month + Term Accounts	3% of the amount withdrawn, never to exceed original principal balance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	
ATM 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)	\$32.00
Stop Payment of Quorum Withdrawal Check	\$32.00
Copy of Personal Check	\$10.00
Check Copy Person-to-Person	\$10.00
Non-Member Check Cashing	\$3.00
Photocopy of Quorum Check	\$5.00
Paid NSF (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	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 Credit Card	First free, then \$10
LOANS	
Late Loan Payment	\$25.00
Duplicate Lien Release	\$25.00
Private Education Line-of-Credit	
Application	Free
Late Loan Payment	5% of the payment due
Non-Sufficient Funds (NSF)	\$20.00
FIRST AND SECOND MORTGAGES	
First Mortgage and Co-op Application	\$295.00
First Mortgage Processing Fee	\$500.00
Flex Lock	0.25%
HELOC Processing Fee	\$100.00
HELOC Origination Fee	\$495.00
Additional HELOC Origination, if Bridge Loan product	1-2% of credit limit
Additional HELOC Origination, if Online Application	1% of credit limit
Late Payment	Varies
Appraisal (First Mortgage, HELOC, and Home Secured)	Varies
Closing Costs (HELOC)	Varies
Subordination Agreement	\$150.00
Preparation and Recording of Satisfaction (HELOC)	Varies by county
Flood Certification (First Mortgage and HELOC)	\$15.00
Credit Report (First Mortgage)	\$22.13/\$24.14 (single/joint)
Tax Service	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	\$32.00
Incoming Online Wire Transfer	Free
Outgoing Domestic Online Wire Transfer	\$20.00
Outgoing International Online Wire Transfer	\$45.00
Loan Payment Services	
Recurring Payments	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
Research/Special Correspondence	\$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
Shared Branching Transactions (members with \$100,000 in daily aggregate deposits with Quorum are exempt from these fees.)	
Deposit	\$5.50
Withdrawal	\$6.00