## Fees and Charges

## Schedule of Fees and Charges effective as of 01 February 2019

ACCOUNT FEES		
Membership		€1.00*
Affiliation		€5.00 per annum
Share/Loan Account Maintenance Fee		No charge
ACCOUNT TRANSACTION FEES		
Automated Transactions i.e. Credit Transfers, Standing Orders, Direct Debits		No charge
Automated Transaction via CU Online (Debits & Credits)		No charge
Paper/Staff Assisted Transactions i.e. Cheques, Withdrawals, Lodgements		No charge
CASH HANDLING		
Notes Lodged		No charge
Notes Paid Out		No charge
Coin Lodged/Exchanged		€2.00 flat fee
SERVICE CHARGES		
Bill Payment		€2.00 per bill payment
Standing Order Set-Up		No charge
Standing Order Amendment/Cancellation		No charge
Cheque Issuance (excluding cheques issued for purpose of loan application)		No charge
Items lodged to your account and returned unpaid (cheques and direct debits)		€10.00 per item
Account Statement Printed		€2.50 per account
Certificate of Interest/Dividend		No charge
FOREIGN CURRENCY NOTES		
Sales	1% of value. Minimum €1.50/Maximum €15.00	
Purchases 1% of value. Minimum €1.50.		/Maximum €15.00

<sup>\*</sup>Not applied to minors or transferees from other Credit Unions. Fees and charges are applied to your account on the day they are incurred.

