

See the Credit Union Difference

As a not-for-profit credit union, Route 31 isn't looking to make a profit. Instead, we give back to our members in the form of lower service charges, competitive loan rates and better rates on our deposit accounts. Most services are offered as no-cost benefits to members. Select services do incur a service charge to cover the cost of providing the service. Many of these fees can be avoided. If you have questions about any of our fees, contact a member service representative.



231-726-4871

www.Route31CU.com



SERVICE CHARGE SCHEDULE

Find your path forward with
Route 31 Credit Union.



715 Terrace Street, Ste. 101, Muskegon, MI 49440
1920 E Laketon, Muskegon, MI 49442

231.726.4871

Route31CU.com

SERVICE CHARGE SCHEDULE - (Effective September 1, 2024)

CARD SERVICES	Service Charge
ATM/Debit/Credit Card Re-issue	\$10.00
CHECKING ACCOUNTS	Service Charge
Checks (price set by check vendor)	varies
Secure Checking (Extra Mile Checking or Express Debit - monthly charge)	\$6.95
Courtesy Pay Coverage on Overdraft* (per presentment)	\$20.00
NSF/Returned Item (per presentment)**	\$20.00
Stop Payment	\$20.00
Paper Statement	\$5.00
CREDIT UNION SERVICES	Service Charge
Account Printout (per list or page), Statement Copy (per statement), or Check Copy	\$5.00
Address Change notification by U.S. Post Office	\$5.00
Cashiers' Check (Minimum check amount: \$500)	\$4.00
Escheatment	\$100.00
Garnishment/Levy/Subpoena	\$50.00
Inactive Account, monthly fee (12 months of no activity)	\$10.00
Instant Deposit	\$10.00
IRA Closing Transfer Fee (to another financial institution)	\$25.00
Money Order (Maximum M.O. amount \$1000)	\$2.00
Non-member Cashiers' Check	\$10.00
Non-member Check Cashing	\$10.00
One-time Membership Fee (when account is opened)	\$1.00
Re-open within 1 year	\$50.00
Research & Investigation fee (per hour, plus expenses)	\$40.00
Returned Item (deposited or loan payment)	\$20.00
Rush order for debit/ATM/credit card	\$40.00
Verification Requests	\$6.00
Visa Cash Advance	\$7.00
Wire Transfers, incoming	\$10.00
Wire Transfers, outgoing (domestic only)	\$20.00

LOAN SERVICES	Service Charge
Loan Extension/Skip-a-pay	\$50.00
Loan Modification	\$50.00
Loan Pay Express	Fee varies
Loan Subordination	\$200.00

*Courtesy Pay Coverage on Overdraft. We use the actual balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed. Your actual balance reflects transactions that have posted to your account. For additional information, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions.

** NSF/Returned Item (Debit, Check, Electronic Fund Transfer). We use your actual balance to determine whether an item will be paid or returned. We will charge you an NSF/Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple NSF (Returned Item) fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once.



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