



**I. CHECKING ACCOUNTS (SHARE DRAFT)**

**FREE Checking Account**

No minimum daily balance requirements

- Monthly service fee.....\$0

**Basic Checking Account**

Combined minimum daily balance of \$199.00 required.

- Monthly service fee.....\$3.00\*

**Dividend Checking Account**

Combined minimum daily balance of \$1,000.00 required.

- Monthly service fee.....\$6.00\*

**Business Checking Account**

- Monthly service fee.....\$10.00\*\*
- Each check or Debit.....\$.20
- Return deposited item.....\$2.00

**II. OVERDRAFT/STOP PAYMENT/RETURNED ITEMS  
OVERDRAFT PROTECTION PLAN TRANSFERS**

**Overdraft**

Account is overdrawn due to insufficient funds or uncollected funds by check, ATM, Point of Sale, Electronic Debit (EFT), Visa Debit Cards or Internet Bill Pay transactions, per item.....\$30.00

**Stop Payment**

Stop payment requests for checks, Electronic Debit (EFT) or Internet Bill Pay transactions, per item....\$30.00

**Returned Items**

Returned checks, Electronic Debit (EFT), or Internet Bill Pay transactions, per item.....\$30.00

**Overdraft Protection Plan Transfers**

Transfer of funds from savings or secondary savings accounts to cover an overdraft transaction, per item.....\$4.00\*\*\*

**III. SAVING (SHARE) ACCOUNTS**

**Membership Saving & Secondary Saving Accounts**

Average daily balance requirement.....\$199.00

Monthly service fee (waived with a checking account or if balance requirement is met.).....\$2.00\*\*\*\*

**Business Savings Accounts**

Business Savings w/no Business Checking  
No minimum daily balance requirements  
Account monthly service fee.....\$10.00

**Money Market Account**

Minimum daily balance requirement.....\$5,000.00  
Monthly service fee  
(waived if balance requirement is met).....\$6.00

**Ultra Savings Account**

Minimum daily balance requirement.....\$25,000.00  
Monthly service fee (waived if balance requirement is met).....\$15.00

Withdrawals/Transfers (per calendar month)  
First 3 withdrawals/transfers.....FREE  
Additional withdrawals/transfers (over 3).....\$5.00

**IV. ATM / VISA DEBIT CARD**

ATM/VISA Debit card replacement.....\$2.00  
ATM personal identification number (PIN) reissue...\$2.00  
VISA Credit Card and Debit Card Photocopies.....\$4.00  
ATM inquiry.....\$1.00

**Without a Zeal Credit Union checking account**

ATM Withdrawals.....\$1.00 or 5 FREE  
ATM withdrawals per month when \$199.00 combined daily balance is maintained.

**With Business or Basic and/or Dividend  
Checking & Savings Account**

ATM Withdrawals.....\$1.00 or 5 FREE  
ATM withdrawals - 5 FREE per account or \$1.00 each when the combined savings balance falls below \$199 on any day during the month.

**With Free Checking**

CO-OP Network ATM Withdrawals.....FREE  
Foreign ATM Withdrawals.....\$1.50 or 5 FREE  
Unlimited, FREE CO-OP Network ATM Withdrawals,  
5 FREE Foreign ATM withdrawals per account or \$1.50  
each when the Free Checking Account balance falls  
below \$999 on any day during the month.

**Note:** If a member has a FREE and either a Basic or  
Dividend Checking, all accounts (except Basic and  
Dividend) will follow the Free checking Schedule. The  
Basic and Dividend accounts will follow the  
Basic/Dividend Schedule.

**V. MISCELLANEOUS**

Check Copy, per item.....\$2.00  
Statement Copy, per month.....\$1.00  
Reconciliation of Account, per month.....\$10.00  
Account Research, per hour.....\$25.00  
Check printing varies by check style ordered  
Credit Union corporate check under \$500  
(after first free withdrawal).....\$2.00  
Credit Union corporate check - Non-member.....\$3.00  
Check Cashing w/o required \$199 combined  
balance or loan balance.....\$1.00  
Travelers checks, dual signature, (per \$100).....\$1.50  
Travelers checks (per \$100).....\$1.00  
Money Orders, each.....\$1.00  
Wire Transfer  
Outgoing.....\$7.50  
Incoming.....FREE  
International.....\$27.50  
Photocopy, per copy.....\$.50  
Redeposit check.....\$10.00  
Telephone check withdrawal request.....\$2.00  
Telephone transfer request.....\$2.00  
Canadian Return Item.....\$35.00  
Escheat Fee.....\$50.00  
Visa Gift Card, per card.....\$3.50

**COIN MACHINE**

Members age 18 and older.....4% of coins collected  
Non-members.....8% of coins collected  
*Note: Coin machine is available at our Livonia office only*

**SAFE DEPOSIT BOXES\*\*\*\*\***

3" x 5"..... \$20 per year  
*(Located at Dearborn, Livonia, Walled Lake, and Westland)*  
5" x 5".....\$30 per year  
*(Located at Walled Lake)*  
3" x 10".....\$35 per year  
*(Located at Dearborn, Livonia, Walled Lake, and Westland)*  
5" x 10".....\$45 per year  
*(Located at Dearborn, Livonia, Walled Lake, and Westland)*  
10" x 10".....\$65 per year  
*(Located at Walled Lake and Westland)*  
Replacement Key.....\$15.00  
Drilled Box (both keys lost).....minimum \$150.00\*\*\*\*\*

- \* Service fee waived if daily balance requirements are met in a single account or combination of deposit accounts.
- \*\* Monthly Service fee is not waived.
- \*\*\* If funds are transferred from multiple savings accounts, fees will be deducted from the last savings account used to cover the overdraft.
- \*\*\*\* Service fee waived if daily balance requirements are met in a single account or combination of deposit accounts. Minimum daily balance requirements do not apply to members with less than 90 days of membership, under the age of 18 years old or members with checking account or loan balances.
- \*\*\*\*\*Safety deposit boxes are located at select offices, and are leased out upon availability. Drilled boxes are subject to locksmith pricing.