



COVENTRY | NORTH KINGSTOWN
WEST WARWICK

Toll Free: 877.397.1900

Online Banking: OceanStateCU.org

Mobile Banking:



Telephone Banking:

401.397.8021 or 800.822.8077

LOCATIONS:

NORTH KINGSTOWN OFFICE

7373 Post Road
North Kingstown, RI 02852

PHENIX OFFICE

744 Main Street
West Warwick, RI 02893

MAIN STREET OFFICE

1076 Main Street
Coventry, RI 02816

NOOSENECK HILL ROAD OFFICE

1584 Nooseneck Hill Road
Coventry, RI 02816

OPERATIONS CENTER

2006 Nooseneck Hill Road
Coventry, RI 02816



Personal & Business Account FEE DISCLOSURE SCHEDULE



Federally insured by NCUA

**Personal Account
FEE DISCLOSURE SCHEDULE**

**Business Account
FEE DISCLOSURE SCHEDULE**

Account/Service	Fee
Replacement ATM / Visa® Debit Check Card	\$10
Cashier's Checks	\$2.50
Research Per Hour (1 hr minimum charge)	\$25
Wire Transfer: Domestic - OUT	\$15
Wire Transfer: Domestic - IN	\$5
Wire Transfer: International	\$30
Legal Processing: Tax Levy	\$50
Legal Processing: Attachment	\$50
Insufficient Funds Return	\$30
Uncollected Funds Return	\$30
Overdraft Transfer	\$5
Stop Payment	\$25
Copy of Check or Money Order	\$1
Copy of Statement (per page)	\$1
Re-Deposit Fee	\$5
Early Club Withdrawal	\$5
ATM & Debit Card Overdrafts	\$30
Safe Deposit Box Drilling	\$150
Stop Payment Cashier's Checks	\$25
Money Orders	\$2
Stop Payment Money Orders	\$25
Notary Fee	\$1
Personal Checking Account Monthly Service Fee	\$5
Monthly Inactive Account Fee (per month after 12 months of no activity)	\$2
Dormant Account Fee (after 36 months)	\$50
Certified Check Fee	\$15
Safe Deposit Box Key Replacement (per key)	\$25
ECM / ACH Origination Services	\$3.95
Returned ECM / ACH Fee	\$30

Account/Service	Fee
Business Banking Checking - Monthly Fee (part of the Business Banking product suite)	Avg. daily balance <\$5,000; \$20 Avg. daily balance >=\$5,000; FREE
Commercial Flat Fee Checking - Monthly Fee	\$20
Replacement Card ATM/Visa	\$10
Cashier's Checks	\$2.50
Research Per Hour (1 hr minimum charge)	\$25
Wire Transfer: Domestic - OUT	\$15
Wire Transfer: Domestic - IN	\$5
Wire Transfer: International	\$30
Subordination Fee	\$175
Legal Processing: Tax Levy	\$50
Legal Processing: Attachment	\$50
Insufficient Funds Return	\$30
Uncollected Funds Return	\$30
Overdraft Transfer	\$5
Stop Payment	\$25
Copy of Check or Money Order	\$1
Copy of Statement (per page)	\$1
Re-Deposit Fee	\$5
Phone Transfer	\$0
ATM & Debit Surcharge Fee	\$2.25
ATM & Debit Card Overdrafts	\$30
Safe Deposit Box Drilling	\$150
Stop Payment Cashier's Checks	\$25
Money Orders	\$2
Stop Payment Money Orders	\$25
Notary Fee	\$1
Inactivity Fee (per mo. one yr. of no activity)	\$2
Certified Check Fee	\$15
Safe Deposit Box Key Replacement (per key)	\$25

International Service Assessment equals 1% of transaction total - Please reference EFT disclosure, section 3 c