Change-in-Terms Notice

Effective October 1, 2025, CommStar Credit Union will be adjusting qualifiers for its current Cash Back and Cash Rewards checking accounts. The 12 signature-based debit card purchases per monthly qualification cycle will have a required aggregate amount per month, to qualify for rewards.

Change of Qualifications:

- **At least 12 signature-based debit card purchases per monthly cycle, with an aggregate total of at least $60 per month**

To request a paper copy of our disclosures please contact our Member Service Department at (440) 365-7342.

Effective January 1, 2025 (*All fees and service charges are subject to change without notice)

Service/Transactions	Fees:	How Fees Apply:
Administrative & Information Services:		
Account Research & Reconciliation	$30.00	per hour
Statement Copy Reprint/Account History Printout	$4.00	per statement or transaction history
Paper Statements***	$3.00	
Special Style Paper Statements†	$2.00	
Bank Items:		
Paid Check Copy	$6.00	per copy
Counter Checks	$2.00	per sheet (4 to a sheet)
Collections, Transfers, Withdrawals & Account Closings:		
Early Withdrawal Fee (Christmas & Vacation Club Accounts)	$25.00	prior to end of club year
Wire Transfer - Incoming	$10.00	per transfer
Wire Transfer - Outgoing	$25.00	per transfer
Wire Transfer - International	$50.00	per transfer
Garnishments/Levies/Court Orders	$50.00	per item
Fee for Closing Account	$50.00	within 90 days of opening
Fee for Closing Account (Business Accounts)	$25.00	after 90 days of opening
Escheat Fee (account closed & sent to State)	$50.00	after 5 years of inactivity
Insufficient Funds:		
Deposited Item Returned	$25.00	per item or instance
Returned Checks	$35.00	per item or instance
Returned EFT/ACH Item[1]	$35.00	per item or instance
Overdraft Privilege Fee (Item Honored)	$35.00	per item or instance
Auto Transfer from Savings (Business Checking)	$5.00	per transfer
Stop Payments:		
Stop Payment on Counter Check	$30.00	per item
Stop Payment on Personal check	$30.00	per item
Stop Payment on Pre-authorized Debit	$30.00	per item
Bill Pay Fees:		
Bill Pay Service	$4.95**	per month
Written Correspondence to "Payee"	$15.00	per item
Proof of payment not necessitated by a dispute	$15.00	per item
Payments returned due to customer error	$20.00	per item
Cancellation Fee	$25.00	per item
ACH Return Fee	$30.00	per item or instance
Express Mail Correspondence	$15.00	per item
Overdraft Fee	$30.00	per item or instance
Inactive Bill Pay fee	$4.95	per inactive month
Overnight Fee	$10.00	per item
2nd Day Fee	$10.00	per item
Charitable Donations	$1.00	per item
Gift Pay	$2.99	per item

[1]Electronic Funds Transfer/Automated Clearing House
* Eliminate this fee in two ways: 1) maintain average balance of at least $1,500 in checking account monthly, or 2) have a loan balance of $2,500 or more
** Bill Pay Service is free with the use of direct deposit and e-statements
***Fee for paper statements - if you choose to receive paper statements
† You can choose a special style of your paper statements
†† ID Protect is included in the following accounts with no additional fee: Vintage, Star Rewards
Additional Fees and Service Charges may be assessed depending upon the service requested

Service/Transactions	Fees:	How Fees Apply:
Other Fees & Service Charges:		
Card Replacement (ATM, Debit, or Credit)	$10.00	per card
Check Printing (Checking Account)	Varies	per 150 items
Transaction Item Overage Fee (Star Biz Checking & Star Biz Checking Plus)	$0.10	per debit exceeding 100/month for Star Biz Checking and 250/month for Star Biz Checking Plus
Minimum Balance Requirement Fee (MMIA, Tiered Money Market, Star Biz Money Market & Star Biz Checking Plus)	$10.00	per month if balance falls below $2,500
PIN reissue (ATM, Debit, or Credit)	$2.00	per item
Cashier/Official Check	$5.00	per item
Inactive Account Fee	$5.00	per month after 12 mos. Inactivity
Incorrect Address/Returned Mail	$5.00	per item
Account Verification/Deposits/Credit Inquiry	$5.00	per request
Deposit Bag Service (Business Accounts)	$25.00	per bag
Business Foreign Check Collection (North America)	$25.00	per item
Business Foreign Check Collection (All other countries)	$40.00	per item
Currency Requests (Business Accounts)	$0.50	per strap
Coin Requests (Business Accounts)	$0.10	per roll
Star Biz Checking Plus Monthly Maintenance Fee	$10.00	per month
Vintage Checking Monthly Maintenance Fee	$4.00	per month
Star Checking Rewards Monthly Maintenance Fee	$6.00	per month *
Fresh Start Checking Monthly Maintenance Fee	$6.00	per month
ID Protect	$3.50	per month††
Coin and Currency Deposit Overage Fees (Business Accounts Only)	$1.50	per thousand over limits of $5,000/month for Star Biz Checking and limits of $10,000/month for Star Biz Checking Plus)
Electronic Funds Transfer - *Use of Automated Teller Machines [ATM]) Service/Transactions:		
PLUS System, Inc., MoneyPass, Pulse, Alliance One Withdrawals	$2.50	As Stated by Foreign ATM used per withdrawal in excess of seven (7) per month
Online Loan Payment Portal:		
Online ACH Loan Payment	$3.00	per item or instance
Returned item ACH[1]	$35.00	per item or instance
Loan Payment By Phone:		
Phone Payment Fee	$10.00	per item or instance
Loan Pay Return Fee	$35.00	per item or instance

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