Transaction Fees		
Balance Transfer:	Not Available	Either 3% of the amount of each transfer or \$10.00, whichever is greater.
Cash Advance:	Either 5% of the amount of each cash advance or \$10.00, whichever is greater.	
Foreign Transaction:	3% of each transaction in US dollars.	
Overdraft Advance:	\$10.00 per transaction.	
Penalty Fees		
Over Limit Fee:	None	
Late Payment:	Up to <b>\$15.00</b>	
Returned Payment:	Up to \$27.00	