



Schedule of Fees and Charges

Account Fees

Membership Fee	None
Early Account Closing Fee (on any account closed within 6 months of opening date)	\$ 25.00
Reopening Fee (If opened within 6 months of closing)	\$ 10.00
Christmas Club (early withdrawal)	\$ 5.00
No Other Service Fee (savings only below \$100)	\$ 5.00 (per month)
Select Checking Fee (free with \$1,000 balance)	\$ 10.00 (per month)
Second Chance Checking	\$ 12.00 (per month)
Garnishments/Tax Levy	\$ 100.00
Courtesy Pay Overdraft Item (Fee applies when overdraft is created by check or other electronic means)	\$ 30.00
Non-Sufficient Funds (NSF) Item (Fee applies when overdraft is created by check, ATM withdrawal or other electronic means)	\$ 30.00
Stop Payment Fee	\$ 30.00
Repayment Plan Fee	\$ 15.00
ACH Incorrect Account Number (manual posting fee)	\$ 5.00
Collection Item (Incoming or Outgoing)	\$ 15.00
Member Deposit Item/Third Party Checks (NSF)	\$ 15.00
Dormant/Inactivity Account Fee (Accounts with no activity for 24 months)	\$ 5.00 (per month)
Escheat Fee	\$ 100.00
Unsatisfactory Account Handling Fee	\$ 25.00

Account Research/Assistance

Account Research	\$ 25.00 (per hour)
Account Balancing Assistance	\$ 10.00 (per hour)
Additional Statement Copy	\$ 3.00 (per statement)
Copy of Check	\$ 2.00

Card Services

ATM: Members First Fee Free ATM Machines (Withdrawals, balances, denials & transfers)	Free
ATM: Other Machines (Withdrawals, balances, denials & transfers)	\$ 1.00
Debit Card Transactions (When used as an ATM card, ATM fees apply)	Free
Credit/Debit Card Lost or Stolen	\$ 5.00
Credit/Debit Card Replacement	\$ 5.00
Non-Sufficient Funds (NSF) Credit Card Payment	\$ 27.00 1st occurrence per 6-month period \$ 37.00 each additional occurrence
Late Payment Fee on Credit Card	\$ 27.00 1st occurrence per 6-month period \$ 37.00 each additional occurrence
Express Mail Fee for Debit Card	\$ 26.00

Express Mail Fee for Credit Card	\$ 15.00
Custom Image Service (My Picture Visa Debit Card Program)	\$ 7.99 (per card)
Lost, Stolen, Replacement or Renewal Picture Card	\$ 7.99 (per card)
Cardhold Dispute on Valid Charges	\$ 10.00

Check Printing

Check Order (Fees vary depending on style of check) (Senior Club : FREE with \$4,000 or more on deposit, excluding IRA's - Rewards Club : Discount on all checks)	Varies
Counter Checks	\$ 3.00 (for four)
Official Credit Union Check Written to Business (Senior Club 1 FREE per month/Rewards Club: 1 FREE per day then standard fee applies)	\$ 3.00

Funds Transfer Fees

Automatic Transfer of Funds (This fee will be applied against your checking account) Transfer from a savings, checking or loan account to a checking account	\$ 5.00 (per item, per account, per transfer)
Wire Transfer - Domestic/Outgoing (1 free per month to Senior Club members)	\$ 15.00
Wire Transfer - Foreign/Outgoing	\$ 57.50
Incoming Wires (1 free per month to Senior Club members)	\$ 10.00
IRA Transfers to another Institution	\$ 25.00

Loan Fees

Late Payment Fee	15% of payment or \$10.00 minimum
Loan Modification Fee	\$ 750.00
Property Tax Placement Fee	\$ 75.00

Miscellaneous Service Fees

MasterCard Gift Card	\$ 2.95
Photocopy	\$ 0.25 (per page)
Fax	\$ 1.00
Returned Mail Fee (Invalid Address)	\$ 10.00 (per piece)
Coin Machine Fee	8% on consumer account for amounts over \$100. 8% to all business accounts

Safe Deposit Boxes

2" x 5" box (Senior Class/Rewards Club receive discounts)	\$ 7.00
3" x 5" box (Senior Class/Rewards Club receive discounts)	\$ 15.00
5" x 5" box (Senior Class/Rewards Club receive discounts)	\$ 30.00
5" x 10" box (Senior Class/Rewards Club receive discounts)	\$ 45.00
10" x 10" box (Senior Class/Rewards Club receive discounts)	\$ 75.00
Lost Key Fee	\$ 15.00 (per key)
Late Payment Fee (if over 30 days late)	\$ 10.00
Drilling Fee	\$ 150.00

Free Services

Account transaction history print out since last statement
Telephone Banking
Internet Banking
Internet Bill Pay Service
Notary Service