



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
Select Checking (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 (per presentment)
Stop Payment Fee	\$30.00
Repayment Plan Fee	\$15.00
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)
Cardholder Dispute on Valid Charges	\$10.00

Check Printing

Check Order (Fees vary depending on style of check) (60 & Better: Free with \$4,000 or more on deposit, excluding IRA's)	Varies
Counter Checks	\$3.00 (for four)
Official Credit Union Check Written to Business (60 * Better: 1 Free per month, Checking With Benefits: 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 60 & Better members)	\$15.00
Wire Transfer – Foreign/Outgoing	\$57.50
Incoming Wires (1 Free per month to 60 & Better 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
Loan Skip A Payment – Direct	\$35.00
Loan Skip A Payment – Indirect	\$15.00
Loan Paper Grade Adjustment Fee	\$35.00

Miscellaneous Service Fees

Visa® Gift Card	\$2.95
Photocopy	\$0.25 (per page)
Fax	\$1.00 (per page)
Returned Mail Fee (Invalid Address)	\$10.00 (per piece)
Coin Machine	8% on consumer accounts for amounts over \$100.00. 8% to all business accounts.

Safe Deposit Boxes

2" x 5" Box	\$7.00
3" x 5" Box	\$13.50
3" x 10" Box	\$27.00
5" x 5" Box	\$27.00
5" x 10" Box	\$40.50
10" x 10" Box	\$67.50
10" x 15" Box	\$90.00
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