

FEE SCHEDULE	
GENERAL FEES	
Account Activity Print-out	\$1.00/Page
Account Closure	\$15.00 if account closed within 90 days of opening
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Bill Pay	7.50/Month (currently waived)
CarFax Report	\$20.00/Report
CO-OP Shared Branch Returned Check	\$15.00/Item
Courtesy Pay NSF (paid or returned unpaid)	\$30.00
Credit Union Bag	\$4.00/Bag
Credit Union Check payable to 3 rd party	\$5.00/Check
Deposit Item Return	\$5.00/Item
ECM Payment (non-recurring)	\$10.00
ECM Loan Payment (recurring)	Waived
ECM Payment (by Credit Card)	\$10.00
Fax (Incoming)	Free
Fax (Outgoing)	\$3.00/first page, \$1.00 each additional page
Foreign Currency	\$20.00 (1 week delivery)
Garnishment	\$50.00
Gift Card exceeding value	\$15.00
Gift Card purchase	\$3.00 (\$100.00 or less) \$5.00 (\$100.01 to \$1,000.00)
Gift Card Replacement	\$5.00
Gift Card Returns/Refunds	If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. It may take up to 7 days for the amount of the refund to be credited to your Card.
Gift Card Service Charge	\$2.95/Month beginning 7 months after issuance
Gift Card Transaction or Statement Copy	\$2.00
Gift Envelope	\$0.10/Envelope

GENERAL FEES Continued	
Inactive Account	\$5.00/Month for accounts that have no transactions in the past 18 months other than transactions initiated by the credit union and no other services and member is 18 years of age or over
Items sent for Collection	\$25.00/Item
Legal Process (tax levies, Judgements, Warrants, Child Support, summons, etc.)	\$50.00
Overnight Mail Delivery (USPS, Fed Ex, UPS, etc)	\$35.00
Returned Mail (Undelivered)	\$5.00/Month
Statement Copy	\$1.00/Page
Telephone Transfer (by staff member, not audio response or ATM)	\$1.00/Transfer
Virtual Branch (Internet Banking)	Free
Western Union	\$35.00/Transfer
Wire Transfer (International)	\$40.00
Wire Transfer (Outgoing)	\$25.00/Transfer
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$30.00/Item
Overdraft	\$1.00/Item
Paid Check Copies	\$5.00/Item
Rejected Item	\$0.25/Item
Returned Item	\$5.00/Item
Stop Payment	\$25.00/Request
Stop Payment on CU Check	\$30.00/Item
Temporary Checks	\$0.10/Check
EFT FEES	
Additional Card	\$5.00/Card
ATM Balance Inquiry	\$0.35/Inquiry
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Card Reinstatement	\$10.00
Card Replacement	\$5.00/Card
NSF (paid or returned unpaid)	\$30.00

SPECIFIC ACCOUNT FEES	
Savings - Excessive Withdrawal	\$1.00/Withdrawal after 3 per month
IRA – Account Termination	\$25.00 if closed within 180 days of opening
IRA – Annual Account Maintenance	\$15.00
Regular Checking - Service Charge	\$3.00/Month if minimum balance is not maintained (currently waived)
Business Checking - Service Charge	\$10.00/Month if minimum balance is not maintained
Business Checking - Per Check Charge	\$0.25/Check after 15 checks per month

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Effective July 1, 2018
Updated Fee Disclosure