



FEE SCHEDULE Effective

July 9, 2024

Savings/Checking Account Fees

*Account Activity Printout Fee	Pick-up/Mailed \$1 per page
*Money Order Fee	\$1 per item
*Money Order Copy Fee	\$2 per item
*Account Statement Copy Fee	\$2 per page
*Check Copy Fee	\$2 per check
*Deposited Check Copy Fee	\$2 per page
*Account Inactivity Fee/Savings	\$2/month after 12 months
*Account Inactivity Fee/Checking	\$3/month after 6 months
*Automatic Overdraft Transfer Fee	\$5
*Bad Address/Returned Mail Fee	\$5
*Savings Closure Fee	\$5 (within 90 days of opening)
*Fresh Start Checking Account Fee	\$5 per month
*Deposited Item Returned Fee	\$10
*Debit Card - Reissue or Instant Issue Fee	\$10
*Foreign Currency Purchase & Selling Fee	\$10
*NSF Return Fee	\$25 per item
*Overdraft Coverage - Return Checks Fee	\$25 per item
*Overdraft Coverage - ATM Fee	\$25 per item
*Debit Card Reactivation Fee	\$10
*Stop Payment Fee for any Check/Money Order	\$25 per stop
*Expedited Debit/Credit Card Fee	Fee based on current shipping rate

Other Service Fees (applicable to all accounts)

*Copies per page Fee	\$.10 per page
*Visa Prepaid Gift Card Fee	\$2 per card
*Non-Member "On Us" Check cashing Fee	\$5
*Cash Advance for Non-Member Fee	\$5
*Wire Transfer Fee/Domestic Outgoing	\$20
*Wire Transfer Fee/International Outgoing	\$40
*Account Research Fee	\$25 per hour
*Account Reconciliation Fee	\$25 per hour
*Court Order/Legal/Tax Levy/etc. Fee	\$25
*Certified Mail Fee	Fee based on current US Postal rate
*Account Esheat Fee	\$50

Loan Service Fees

*External ACH Loan Payment Fee	\$1
*External Debit Card Loan Payment Fee	\$4.95
*Loan Payment Coupon Book Fee	\$5.00
*Collection Fee	Up to 50% of amount owed
*Delinquent Loan Payment Fee	\$20 per month
*Credit Card Delinquent Loan Payment Fee	\$20 per month
*Loan Refinance Fee	Tiered up to \$300

Credit Union Membership

*Membership par value is not a fee	
*Membership Share	\$5 par value

The rates and fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated in the Fee Schedule. If you have any questions or require current fee information on your accounts, please contact the Credit Union.