



FEE SCHEDULE EFFECTIVE MAY 1, 2016

PLASTIC CARD FEES:

ATM/Debit Card PIN Change/Replacement	\$2.00
ATM/Debit Card Replacement	\$10.00 for ATM/ \$15.00 for Debit
ATM Transactions:	
Credit Union Owned ATM/CO-OP ATMs	Free
All other ATM machines	\$2.00, each transaction
Debit Temporary Increase to limit	\$10.00
Expedited Debit Card	\$95.00
Foreign Purchases	1% of settlement amt.

SAVINGS AND CHECKING FEES:

Check Cashing - Member with aggregate savings balance less than \$200	\$1.00 each
Savings Account, Low Balance Fee	\$5.00*
Non-Sufficient Funds (NSF)	\$30.00/Item
Courtesy Pay	\$30.00/Item
Overdraft Transfer Fee (from savings)	\$3.00
Inactive Checking, 6 months no activity, balance under \$100	\$5.00
Membership Account Closed within 6 months	\$15.00
Re-open closed membership	\$15.00
Starter Checks	\$2.00, set of 4

OTHER SERVICE FEES

Account Reconciliation/Research	\$25/Hr, \$15 minimum
Account Verification of Deposits or Assets	\$5.00
ACH Manual Post	\$3.00
Check Cashing – Non-member (on-us or Corporate)	\$5.00 each
Check Copy (free on Internet Banking)	\$5.00 each
Check Printing	Varies by style
Coin Machine, Members	7% of Coins Collected
Coin Machine, Non-members	14% of Coins Collected
Document Fax or Photocopy	\$1.00 per page
Dormant Account Fee, 12 mos. inactivity	\$5.00
Escheat Fee	\$50.00
Foreign Item Deposit	\$15.00
Garnishment, Levy or other Legal Collection	\$50.00 each presented
IRA Transfer to another FI	\$25.00
Late Title Fee, after 30 days	\$15.00
Loan Modification/Subsequent Action	\$35.00
Loan Refinance Fee	\$50.00
Money Order	\$2.00
Notary	\$3.00 per signature
Corporate Check	\$3.00
Payable to self	1 free per month
Real Estate Payoff Request	\$25.00
Real Estate Subordination	\$100.00
Return Deposit Item – third party	\$15.00/Item
Return Deposit Item-Self (from member's account elsewhere)	\$30.00/Item
Returned Mail/Bad Address	\$5.00 per occurrence
Service Center Transaction/Shared Branching	\$3.00 each
Statement copy within 12 months/transaction printout	\$3.00
Statement copy – 13 months or older	\$10.00/month
Stop Payment	\$30.00
Telephone Transfer/Inquiry (excludes Loan Payments)	\$2.00
Wire Transfer - Incoming	\$5.00
Wire Transfer - Outgoing (domestic)	\$30.00

*waived if combined savings/checking balance remains above \$200; waived if over age 60 or under age 21; Members with loans or VISA credit card will not be charged)