



FEE SCHEDULE EFFECTIVE MARCH 1, 2026

ATM/DEBIT CARD FEES:

Debit Card PIN Change	\$2.00
Debit Card Replacement	\$10.00
Credit Union Owned ATM	Free
All other ATM machines \$2.00 per withdrawal after 5 free per month	\$2.00 each withdrawal
Expedited Debit Card	\$95.00
Foreign Purchases	1% of settlement amt.

SAVINGS AND CHECKING FEES:

Savings Account, Low Balance Fee	\$5.00*
Paper Statements (waived for under 18 & over 65 years of age)	\$2.00 per month
Non-Sufficient Funds (NSF)	\$32.00/Item
Courtesy Pay	\$32.00/Item
Overdraft Transfer Fee (from savings)	\$3.00
Money Market Account under minimum balance	\$15.00
Money Market Account, over 6 withdrawals/transfers per month	\$5.00 each
Membership Account Closed within 6 months	\$15.00
Re-open closed membership	\$15.00

OTHER SERVICE FEES

Account Reconciliation/Research	\$30/hour, \$15 minimum
Account Verification of Deposits for Other Institutions	\$5.00
ACH Manual Post	\$3.00
ACH Early Deposit	\$10.00 each
Copy Canceled Check (free Online)	\$5.00 each
Check Printing	Varies by style
Coin Machine, Members	7% of Coins Collected
Dormant Account Fee, 12 mos. inactivity	\$5.00
Escheat Fee	\$50.00
Garnishment, Levy or other Legal Collection	\$75.00 each presented
IRA Transfer to another FI	\$50.00
Late Title Fee, after 60 days	\$15.00
Loan Modification/Subsequent Action	\$35.00
Loan Refinance Fee	\$100.00
Money Order	\$2.00
Corporate Check	\$3.00
Payable to self	1 free per month
Real Estate Subordination	\$200.00
Return Deposit Item – third party	\$15.00/Item
Return Deposit Item-Self (from member's account elsewhere)	\$32.00/Item
Returned Mail/Bad Address	\$10.00 per occurrence
Service Center/Shared Branching Withdrawals	\$5.00 each
Statement Copy (including period to date)	\$5.00 each
Stop Payment	\$30.00
Telephone Transfer/Inquiry (excludes Loan Payments)	\$2.00
Wire Transfer - Incoming	\$5.00
Wire Transfer - Outgoing (domestic)	\$30.00
Cash Advance From Another Institution for Members	\$10.00

*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.

NON-MEMBER FEES

Check Cashing – Non-member (on-us or Corporate)	\$10.00 each
Coin Machine, Non-members	14% of Coins Collected
Notary – Non-members (free for members)	\$10.00 per signature
Cash Advance – Non-Member	\$15.00