

# Fee Schedule

Effective 11/01/2016

Early Account Withdrawal or Closure of Christmas Club	\$12.00/ occurrence
Excessive Withdrawal on Share Savings	\$1.00/withdrawal after 10 per month
NSF Item (Share draft, ACH, or ATM)	\$30.00/ item
Return Item	\$15.00/ item
Stop Payment	\$20.00/ request
Paid NSF Item	\$30.00/ item
Items sent for Collection	\$50.00/ item
Wire Transfer (incoming)	\$10.00/ transfer
Wire Transfer (outgoing)	\$17.50/ transfer
International Wire	\$50.00/ transfer
Cashier Check	\$3.00/ item
Certified Check	\$5.00/ item
Money Order	\$2.00/ item
Counter Checks	0.50/check
Check Copy	\$4.00/ copy
Notary	\$2.00/ request
Check Cashing for members with an average daily balance less than \$50 or without a qualified CU service	\$4.00
Account Reconciliation	\$30/ hour (one hour min.)
Account Research	\$30/ hour (one hour min.)
Statement Copy	\$5.00/ month
Account Activity Printout	\$3.00/ page
Charge-off Share Account (legal process)	\$50.00
Dormant Account	\$7.50/ month after one year
Early Account Closure	\$12.00/ within 1 year of opening date
Automatic Overdraft Transfers from savings	\$1.00 /item
Photocopy	\$0.25/ page
Fax (incoming or outgoing)	\$1.00/page
Skip Pay Fee	\$30.00/request (limit 1/year)
Loan Late Fee	\$25.00 (or as disclosed)
Negative Balance	\$5.00/ each day after 10 days
Foreign Item Collection	\$10.00
Non-member check cashing	\$5.00/ item
Coin Counting	5 % of total amount max. \$15.00
non-member	7% of total amount
Address Change	\$5.00 / month
Dividend and Interest Lookup	\$2.00/ request
Loan Rewrite without New Money	\$50.00
Phone Account History	\$3.00
Mail Receipt for phone transfer	\$1.00
Loan Application	\$50.00/ request made within 6 months of being denied credit
Loan Amortization	\$5.00
Return Statement	\$5.00/ each
Anytime Line	no fees
e*Teller	no fees
e*Pay	\$3.00/ month after 3 months
Cancel e*Pay	\$5.00 if cancelled in first 6 months
Number of free ATM withdrawals	10
Charge for withdrawals in excess of 10	\$2.50/ transaction
Debit Card Replacement	\$15.00/ card
PIN reissue	\$2.00/ request
Non-propriety ATM withdrawal/transfer	\$3.00/ transaction
Recovered Card	\$3.00/ occurrence
VISA Card Rush	\$10.00/ card in addition to replacement fee
Mortgage payoff request from 3rd party	\$10.00 / request
Title Lien Filing	\$30.00
Third Party Account Verification	\$5.00/ request
Insurance Lien Holder Verification	\$3.00/ call
International ACH Transaction	\$1.00 / transaction
Real Time Visa Payment	\$2.00/ request
Phone Card Processing	\$2.50/ request