

Fee Schedule

Effective 2025

General Fees

Account Activity Printout	\$3.00/ page
Account Reconciliation	\$30/ hour (one hour min.)
Account Research	\$30/ hour (one hour min.)
Address Change	\$5.00 / month after initial notice
Cashier Check	\$3.00/ item
Check Cashing for members with an average daily balance of less than \$50 or without a qualified CU service	\$4.00/ check
Check Copy	\$4.00/ copy
Coin Counting	member 5 % of total amount max. \$15.00 non-member 7% of total amount, no max
Dividend and Interest Lookup	\$2.00/ request
Dormant Account	\$7.50/ month after one year if not meeting minimum balance
Early Account Closure	\$15.00 within 6 months of opening date
Early Account Withdrawal Christmas Club	\$12.00/ occurrence
Fax (incoming or outgoing)	\$1.00/page
Foreign Item Collection	\$10.00
Items sent for Legal Collection	\$50.00/ item plus any legal expenses incurred
Mail Receipt for phone transfer	\$1.00
Money Order	\$2.00/ item
Non-member check cashing	\$5.00/ item
Notary	\$5.00/ request
Phone Account History	\$3.00
Photocopy	0.25/ page
Return Deposited Item	\$15.00/ item
Return Statement	\$5.00/ each
Statement Copy	\$5.00/ month
Stop Payment (Draft or ACH)	\$20.00/ request
Third Party Account Verification	\$5.00/ request
Wire Transfer (incoming)	\$10.00/ transfer
Wire Transfer (outgoing)	\$17.50/ transfer
Wire Out (International)	\$50.00/ transfer

ACH Fees

International ACH Transaction	\$1.00 / transaction
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Plastic Card Fees

Card Replacement	\$15.00/ card
Card Rush Shipping	\$75.00/ card in addition to replacement fee
Withdrawals in excess of 10 each month	\$2.50/ transaction
Debit Card Inactivity Fee	\$5.00 / month after 6 months
Foreign Transaction	1% of transaction if merchant processed outside of US
Non-propriety ATM withdrawal/transfer	\$3.00/ transaction
Phone Cash Advance Processing	\$3.00/ request

Real Time Credit Card Payment	\$5.00/ request
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Overdraft / NSF Fees (Draft, ACH, and Debit Card Transaction)

Overdraft Paid by Transfer from Savings	\$2.00 / presentment
Overdraft Paid by Courtesy Pay	\$30.00 / presentment
Non-sufficient Funds Return (NSF)	\$30.00 / presentment

Loan Fees

Insurance Lien Holder Verification	\$3.00/ call
Loan Amortization	\$5.00
Loan Application	\$50.00 / request made within 6 months of being denied credit
Loan Late Fee	\$25.00 or as disclosed
Loan Rewrite without New Money	\$50.00
Mortgage payoff request from 3rd party	\$10.00 / request
Skip Pay Fee	\$30.00/request (limit 1/year)
Title Lien Filing	\$30.00