



# Fee Schedule

Revised 9/30/2016

Description	Amount
Membership Minimum Opening Share Deposit	\$25
Dormant Account	\$5 / month (undeliverable mail) - non refundable
Early Membership Closure	\$10 (If closed within 180 days)
Excessive Transaction Fee (Reg D)	\$7 after 6 transfers/withdrawals per month
Address Changes	\$5 (if post office initiated)
Online Bill Pay	Free (inactivity for 6 months \$5 per month)
<b>Checks / Currency</b>	
Non-Member Check Cashing	\$10
Cashier Check	\$1 / each (Senior's 5 free per month)
Cashier Check made payable to the Member	Free
Check Ordering (Harland Clarke)	varies by style
Counter Checks (Temporary)	\$1 per sheet of 4 (Initial 2 sheets / 8 checks free at account opening)
Coin Counting / Wrapping	\$10 / hr (\$10 minimum)
<b>Returned Items</b>	
Non Sufficient (NSF) / Uncollected Funds	\$25 / item (ATM/POS, Checks/ACH)
Courtesy Pay / ODP	\$25 / item (ATM/POS, Checks/ACH)
Overlimit Fee	\$25
Returned Check (deposited/loan pmt)	\$25 (If member's personal check)
Returned Check (deposited/loan pmt)	\$10 (3rd party check)
<b>Stop Payment</b>	
ACH/EFT Stop Pmt or Revoke Authorization	\$15 / item
Member Checks	\$15 / item
**Additional Stop Payment fee if check tries to clear	\$5 / item
<b>Wire Transfers</b>	
Domestic Wire - Outgoing	\$20
International Wire - Outgoing	\$50
<b>Certificates of Deposit</b>	
Early Withdrawal Penalty	\$15 minimum or 90 day loss of interest - Certificate Term 12 months or less
Early Withdrawal Penalty	\$15 minimum or 180 day loss of interest - Certificate Term 13+ months
<b>Consumer Loan</b>	
Loan Document Fee	\$50 (\$10 for each additional title)
Loan Extension Fee	\$40 / Loan
Holiday Extension Fee (October - December)	\$25 / Loan
Loan Subsequent Action Fee	\$40
<b>VISA</b>	
VISA Card Replacement Fee	\$10
VISA Gift Card	\$2 / card
<b>Copies / Misc</b>	
Account Reconciliation / Research Fee	\$20 / hr (\$20 minimum)
Account Statement / History Printout	\$5 / month
Copies of Checks - On Us	\$2
Copies of Checks - Deposited Item	\$5
Account Balance Print Screen	\$0.25
Letter of Account Verification	\$5 / verification
Copies	\$0.25
Faxes	\$5
Notary Service	\$5
<b>Fees may be waived in special circumstances.</b>	
<b>Senior Citizens Free Services - age 60+</b>	
Economy Checks	Check Copies
Cashier Checks (5 per month)	Credit Union Economy Checks Only - Maximum 2 boxes per order
Reconciliation	Photocopies
Statement Copies	