



Fee Schedule

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)
Checks / Currency	
Cashier Check	\$1.00 each
Check Ordering (Harland Clarke)	varies by style
Counter Checks (Temporary)	\$2 per sheet of 4 (1 sheet / 4 checks free at account opening) Maximum 12 checks per year.
Coin Counting / Wrapping	10% of rolled coin
Returned Items	
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)
Stop Payment	
ACH/EFT Stop Pmt or Revoke Authorization	\$15 / item
Member Checks	\$15 / item
**Additional Stop Payment fee if check tries to clear	\$5 / item
Wire Transfers	
Domestic Wire - Outgoing	\$20
International Wire - Outgoing	\$50
Certificates of Deposit	
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
Consumer Loan	
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
VISA	
VISA Card Replacement Fee	\$10
VISA Gift Card	\$2 / card
Emergency Card Replacement Fee	\$50
Copies / Misc	
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
Fees may be waived in special circumstances.	
Senior Citizens Free Services - age 60+	
Economy Checks	Check Copies
Statement Copies	Credit Union Economy Checks Only - Maximum 2 boxes per order
Reconciliation	Photocopies