

Schedule of Fees and Charges

Share/Share Draft	Fee Amount
Account Closure (6 mos. or less)	\$5.00
Account Reconciliation (min 1 hr)	\$25.00 /hr
ACH IAT (International Account Transaction)	\$5.00*
ACH Manual Linking	\$15.00* ea
Automatic Overdraft Transfer (free under \$10)	\$10.00* ea
Cashing Member Drafts (for non-members)	\$5.00
Check Cashing for Members	Free
Mailed Statements (free for members over 62)	\$5.00 /statement
Membership Fee (waived if opened online)	\$5.00
Negative Account Balance (after 5 days, for 5 days)	\$10.00 /day
Non-Sufficient Funds / Overdraft Items	\$35.00* ea
Reopening Share Account (after 2 closures)	\$20.00
Research Accounts Older than 12 Mos. (1-hour minimum)	\$25.00 /hour
Returned Deposit Item	\$10.00* ea
Share Draft Abuse of Account Closure	\$15.00
Privilege Pay Usage	Up to \$30.00* ea
Statement Copies /Printout of account	\$5.00* /month
Stop Payment Draft, ACH, or Corporate Draft	\$25.00*

VISA Debit/VISA Credit Cards/ATM	Fee Amount
ATM Non-Member Transaction	\$3.00 ea
ATM Transactions (first 15 free, excludes deposits)	\$0.50 ea
IAT Conversion Fee	1.00%
Replacement Card (Member negligence)	\$15.00* ea
VISA Dispute (Decided against member)	\$25.00

Home Equity/HELOC Fees	Fee Amount
Home Equity & HELOC Processing	\$150.00
HELOC Advance	\$25.00 ea
Late Fee	\$30 or 5% of pmt. (greater of the two)
Other Fees	See HELOC Officer

*Item is subject to tax and/or Opt In/Opt Out Regulation

Inactivity Fees	Fee Amount
Escheat Fee, 3 Year Dormant Account, State Report	\$50.00
Share Account (after 12 months)	\$5.00 /month
Share Draft Account (after 6 months)	\$5.00 /month

Wire Transfer Fees	Fee Amount
Domestic Wires (Incoming)	\$10.00
Domestic Wires (Outgoing)	\$25.00
International Wires (Outgoing and Incoming)	\$40.00
Returned/Amended/Traced Wires	\$25.00

Other	Fee Amount
Bad Address / Returned Mail	\$5.00
Cashier's Check	\$10.00 ea
Check Printing	Varies by Style
Coin Counting	Free
Credit Union Draft	\$5.00 ea
Deposit of Check Drawn on a Non-US Bank including Canadian	\$35.00 ea
Deposit Verification	\$3.00
eStatements	Free
Expedited Payment by Phone	\$10.00
Expedited Payment by Web (Debit Card)	\$4.95
Expedited Payment by Web (ACH)	Free
Faxes (non-Credit Union related)	\$1.00 /page
Garnishment / Levy Processing	\$50.00
Gift Card Purchase (Member)	\$4.50
Gift Card Purchase (Non-Member)	\$6.50
Late Payment (Consumer Loans)	\$30 or 5% of pmt. (greater of the two)
Late Payment (Line of Credit)	\$29.00
Money Orders	\$2.00 ea
Mobile Banking	Free
Notary Service	Free
Online Banking	Free
Photocopies	\$1.00 /pg
Voice Response	Free

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