



Fee Schedule

As of 3/1/2017

(subject to change)

GENERAL

New member fee (waived if under 18)	\$5.00
Cashier's Check	\$5.00
Check cashing fee (deposit < \$100)	\$5.00
<i>Waived if funds are already available</i>	
Cash or deposit 3rd party checks	Greater of \$5.00 or 1% of total
Inquire if Teller or Cashier's Ck has paid	\$5.00
Stop payment-Teller Check	\$30.00
Stop payment-Cashier's Check	\$30.00
Revoke stop payment	\$7.00
Copy of deposited item	\$5.00 per item
Returned check fee (deposited item)	\$30.00
Returned ACH origination fee	\$30.00
Returned check fee (deposited at non-proprietary ATM)	\$30.00
Redeposit returned check	\$5.00
Returned check fee (VISA payment)	\$25.00
Returned ACH debit (NSF)	\$30.00
Levy - IRS, Marshal, etc	\$50.00
Levy - State	\$50.00
Subpoena/Search (1/4 hour minimum)	\$15.00 per hour
Account research (1 hour minimum)	\$15.00 per hour
Fax (CU business only) excl cover pg	\$1.00 per page
Fedex (Letter)	\$25.00
Photocopies (exc Statements or VISA)	\$0.50 per page
Statement copies	\$2.00 each stmt
Paper statements-Electronic checking	\$2.00 each stmt
Account history printout (1 month)	\$2.00 each mo
Premature withdrawal-Club acct-1 free	\$10.00
Premature closure of Certificate acct	90 days interest
Locator fee (invalid address) each occurrence	\$5.00
Notice of Escheat mailing fee	\$2.00
Signature guarantee	\$5.00
Deposit Verification/Credit Rating	\$5.00
Account verification letter	\$5.00
Car Fax report	\$19.99
Dormant account fee-after one year (Monthly)	\$3.00
Re-open account (within 90 days)	\$10.00
Early account termination(within 90 days)	\$20.00

REGULAR SHARE ACCOUNTS

Below minimum balance fee (<\$25)	\$3.00 per mo
Below minimum balance fee (<\$5 if primary member is under 18)	\$1.00 per mo
Reg D over limit transaction fee	\$10.00 each

CHECKING (SHARE DRAFT) ACCOUNTS

Monthly service fees	
<i>Basic Checking (waived w/mo direct deposit to checking)</i>	\$5.00
<i>Premier Checking (waived with avg balance \$1,500 or more in acct)</i>	\$7.00
<i>Electronic Checking</i>	none
<i>Boom! Checking</i>	none
<i>New Start Checking</i>	\$18.00
Electronic Checking transaction fee	none
Returned check (share draft) fee	\$30.00
Stop payment (share draft) fee	\$30.00
Overdraft/Courtesy pay-NSF item	\$30.00
Overdraft transfer from savings	\$5.00
Overdraft transfer from L-O-C	\$5.00
Copies of paid share drafts obtained from credit union (2 per month free)	\$2.00 each
Copies of paid share drafts obtained through Online Banking	none
Copies of paid share drafts requiring special handling	\$3.00 each
Temporary checks (new acct-1st 12 checks free)	\$3.00 (4 cks)

ELECTRONIC SERVICES

Wire transfer (outgoing-domestic)	\$40.00
Wire transfer (outgoing-international)	\$75.00
Wire Transfer (incoming-domestic)	\$20.00
Wire Cancellation Fee	\$20.00
Wire Return/Reversal Request	\$40.00
CU to CU transfer (select CU s only)	\$8.00
Instant Check Pmt (by phone)	\$5.00 each
Dishonored preauthorized debit	\$30.00
ACH stop payment fee	\$30.00
Copy of VISA sales transaction	\$10.00 each
Replace lost or stolen VISA/ATM PIN	\$5.00
Replace lost or stolen VISA/ATM card	\$15.00
VISA/ATM card-express order	\$75.00
VISA late payment fee	\$20.00

ELECTRONIC SERVICES (CONT)

Stop payment fee for recurring VISA charge	\$27.00
Proprietary ATM deposit adjustment	\$5.00
Non-proprietary ATM dep adjustment	\$15.00
ATM empty envelope deposit	\$35.00
ATM - CO-OP network transaction fee	none
- Other network transaction fee	\$1.50
ATM overdraft fee	\$30.00
CD copy of annual bill payment activity	\$30.00
Stop payment fee for Bill Payment check cancelled after processing date	\$30.00
Copy of Bill Pay cancelled check	\$5.00

LOANS

Late payment fee (except Overdraft L-O-C, VISA, 1st & 2nd Mtges)	10% of pmt due min \$5,max \$20
Late payment fee (Overdraft L-O-C)	\$15.00
VISA temporary limit increase	\$20.00
Loan amortization schedule-up to 10yrs	\$5.00
Loan amortization schedule-over 10 yrs	\$10.00
Handling fee for adding forced collateral protection insurance	\$20.00
Interest rate review fee	\$20.00
Loan extension fee	\$20.00
Skip a payment fee	\$40.00
Collection fee (Filing and court costs extra)	\$30.00
Lien satisfied/Duplicate title (notarized)	\$15.00
Mortgage demand fee - 1st trust deed	\$30.00
- 2nd trust deed	\$30.00
- Reconveyance	\$45.00
Home Equity application fee	\$300.00
Subordination fee	\$125.00
Real Estate wire transfer fee	\$50.00
Real Estate loan modification fee	\$500.00
Consumer loan wk-out modification	\$50.00