



FEE SCHEDULE

Effective July 1, 2020

Share Draft Account Fees

- Courtesy Pay fee: \$27.00 per occurrence***
- Returned Item fee/NSF: \$27.00 per non-sufficient funds
- Stop Payment fee (Including Online Bill Pay): \$15.00 per request
- Share Draft Printing fee: prices may vary depending upon style.
- Photocopy of Draft fee \$ 5.00 per draft

Other Service Fees (applicable to all accounts)

- Statement Copy fee \$ 5.00 per copy
- Draft Retrievals: \$ 5.00
- Document Reproduction (photo copies) \$ 1.00 per page
- Deposited Item Return fee: \$27.00 per item
- Money Orders \$ 1.00 per item
- Official Credit Union Check \$ 2.00 per item
- Research/Account Reconciliation \$20.00 per hour
- Wire Transfer International (outgoing) fee \$40.00 per transfer
- Wire Transfer Domestic (outgoing) fee: \$20.00 per transfer
- Garnishment Fee \$75.00 per occurrence
- IRS Levy Fee \$50.00 per occurrence
- Documentation Fee (Notary Fees) \$ 5.00 per item \$ 2.00 per signature after first two signatures
- Incorrect Address \$ 5.00 per month
- Dormant Account Fee \$ 5.00 per month**
- Delinquent Loan Transfer Fee \$10.00 per occurrence
- Check Cashing Fee \$ 3.00 per check (applied only to accounts under \$100 aggregate balance)
- Skip-a-pay \$27.00 per qualified request
- Coin Fee 5% over annual volume of \$1,000
- Payment by Phone \$ 5.00 per payment to qualified loan or credit account
- Not-on-us Cash Advance (loan/credit payments) \$ 5.00 per payment to qualified loan or credit account
- Balance Inquiry Fee \$ 5.00 per inquiry
- Excessive Withdrawals/Transfers \$ 5.00 per transaction in excess of (6) Regulation D covered transactions*

Debit Card Service Charges

- Lost Card Reissue: \$10.00
- Lost/forgotten PIN \$ 2.00
- Instant Issue \$10.00
- P.O.S Transactions None
- Annual fee: None
- Debit Card Overdraft Tolerance \$27.00 per occurrence***

Credit Card Services

- Late Payment Fee \$20.00
- Return Payment Fee \$25.00
- Returned Check Fee \$25.00
- Stop Convenience Check Fee \$25.00
- Convenience Check/Balance Transfer Fee \$20.00 or 2% (whichever is greater)

Home Banking/Bill Payer Fees

- Bill Payer/Home Banking fee None

Non-Member Fees

- Coin Machine Redemption 5%

*You may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

**An Account is considered dormant after 1 year of inactivity. Minimum balance of \$25.00 required to avoid fee. Youth accounts will not be charged.

***Fees will be applied to transactions greater than \$10.00. Overdrafts must be paid within one week. A limit of seven (7) combined Courtesy Pay and/or Debit Card Overdraft Tolerance fees will be charged to your account per day.