

FEE SCHEDULE
effective 2/01/18

Service Fees are charged under certain circumstances to help offset the unusually high expense of offering specific services. The application of these fees allows the credit union to shift these expenses to the specific members using the services in order to avoid charging all members a portion of all expenses incurred (in the way of lower dividend rates and higher loan rates) to pay for services they don't use or benefit from.

Feel free to visit with a Member Service Representative to explore ways you may avoid or reduce your fee expense at the credit union. We will be happy to help you!

SERVICE FEE SCHEDULE

Check Cashing Fee (Essential Members Only)	\$5.00 / visit
Statement of Account History Printouts	\$5.00 / per statement
Photocopy of Draft	\$5.00
Stop Payment	\$24.00
Non-Sufficient Funds	\$24.00
Overdraft Protection Transfer	\$5.00
Checking Plus Account (below minimum)	\$7.50 / month
Returned Deposit Item from Member's Other Account	\$24.00
Dormant Account Fee – 12 months inactive	\$5.00 / quarter
Excessive Regular Share Withdrawal (after 2 per month)	\$5.00
Money Market Account (below minimum)	\$7.50 / month
ATM/Debit Withdrawal	\$1.00 (foreign machines)
ATM/Debit Inquiry or Transfer	\$1.00
ATM/Debit Replacement Card	\$5.00
ATM/Debit Replacement PIN / Card	\$5.00
Returned Mail (bad or no address)	\$5.00
Reopened Account	\$10.00
IRA Closed (prior to 59 ½ years of age)	\$35.00
Research or Statement Reconciliation	\$20.00 / hour
Electronic Funds Transfer	\$5.00 / per request
Outgoing Western Union Transfer	\$15.00
Outgoing Wire Transfer	\$15.00
Incoming Wire Transfer	\$5.00
Money Orders	\$3.00
Cashier's Check	\$3.00
Club Account Premature Withdrawals	\$15.00
Paylt Monthly Service Charge/Usage Fee	\$4.00 / month
Paylt Research Fees	\$20.00 / item
Garnishment & Levies	\$50.00
Essential Relationship	\$2.00 / month
Shared Branch Transaction (currently waived)	\$3.00
Refinance Fee (paperwork and title filling)	\$35.00