



Fee Schedule

Fees current as of January 1, 2014

*New or Updated fee as of January 1, 2017

ATM (Automated Teller Machine)

Transaction Charge (4 free per month)	\$1.00
Transaction Charge POS (6 free per month)	\$0.50
Deposit Adjustment (Keyed wrong amount)	\$2.00
Balance Inquiry Charge (4 free per month)	\$1.00
Withdrawal at Non-CO-OP ATM*	\$2.00

Audio Response (Touch-Tone Teller)

Per Phone Call (5 free per month)	\$0.50
Re-Issue PIN	\$3.00

Business Accounts

Monthly Maintenance*	\$10.00
Check Copies	\$3.00
Statement Copies	\$5.00
Stop Payments	\$20.00
NSF Returns	\$25.00
Items paid against negative funds	\$25.00
Account Inquiry	\$2.00
Transfers to other CU Accounts	\$2.00
Savings Overdraft transfers	\$3.00
Check Printing	COST
Manual Check Clearing	\$5.00
Checking Reconciliation	\$20.00/Hr
Research Requests*	\$20.00/Hr
Temporary Checks	\$1.00 Per Sheet
Early Closure >90 days	\$10.00
Re-Establish Account >90 days	\$10.00
Re-Open Checking	\$10.00
Incoming Collection	\$10.00

Check Cashing

Balance Below \$500 and no other services with the Credit Union	\$10.00
Non-Member	\$10.00

Credit Union Checks

Payable to account holder	N/C 1 per day
Payable to third party	\$3.00
Check by Phone	\$5.00
Stop Payments	\$25.00

Coin Handling (Rolled Only)

Monthly Assessment	\$5.00
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Fax Services

Per Fax	\$2.00
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Filing Fees

Motor Vehicles	COST
Financing Statements	COST
Lien Satisfied *	\$5.00

IRA Fees*

New Account	\$10.00
Annual Maintenance	\$10.00
Transfer/Rollover/Closure	\$10.00

Levy

All Agencies	\$40.00
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Money Orders

Up to \$1000.00	\$2.00 each
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Money Market Account

Check Printing	COST
Stop Payment	\$20.00
NSF Check returns	\$25.00
Inquiry	\$2.00
Check Copies	\$3.00
Temporary Checks	\$1.00 Per Sheet
Transfers to other CU Accounts	\$2.00

Mortgage Fees

Mortgage Modification	\$50.00
Mortgage Payoff Demand	\$20.00
Mortgage Application Fee	\$250.00

New Accounts

Fee to open	\$25.00
Minimum Deposit	\$5.00

Notary Public

Credit Union Documents	N/C
All Other Documents (Per Signature)*	\$10.00

Personal Accounts

Check Copies	\$3.00
Statement Copies	\$5.00
Stop Payments	\$20.00
NSF Returns	\$25.00
Items paid against negative funds	\$25.00
Account Inquiry	\$2.00
Transfers to other CU Accounts	\$2.00

Personal Accounts (Con't)

Savings Overdraft transfers	\$3.00
Check Printing	COST
Manual Check Clearing	\$5.00
Checking Reconciliation	\$20.00/Hr
Research Requests*	\$20.00/Hr
Temporary Checks	\$1.00 Per Sheet
Early Closure >90 days	\$10.00
Re-Establish Account >90 days	\$10.00
Re-Open Checking	\$10.00
Incoming Collection	\$10.00

Payment Services*

One-Time ACH Payment	\$5.00
Automatic Monthly ACH Payment	\$3.00/MO
One-Time Debit Card Payment	3% of Payment Amount

Returned Items

Deposit Items	\$25.00
Payments (ACH & Check)*	\$25.00

Safe Deposit Box Annual Fee

3"x5"	\$20.00
3"x10"	\$30.00
5"x5"	\$25.00
5"x10"	\$50.00
Lost Key Charge/Late fee	\$30.00/\$10.00
Drilled Entry	COST+\$20.00

Term Share Certificates

Early Withdrawal Penalty up to 120 Days of Interest

Verification Letters \$3.00

Virtual Branch

Monthly Account Access N/C
 Bill Payer Monthly Use \$5.00

Visa Debit Card/Visa Credit Card

Lost/Damaged Replacement Card \$10.00
 Cash Advance (Credit Card Only) 2% or \$3.00 min
 Copy of Charge* \$5.00
 Rush Fee (Per Card) \$50.00
 Statement Copy \$5.00

VISA Travel Cards/ VISA Gift Cards

Travel Card \$5.00
 Gift Cards \$5.00

Wire Transfers

Outgoing Domestic (within U.S.) \$25.00
 Outgoing International \$45.00
 Incoming \$10.00