

Fee Schedule

The fees in this schedule are accurate as of 2/01/2018.

Online Checking Account Fees

<i>Nonsufficient Funds/Overdrafts</i>	\$20.00
<i>Rush Replacement Debit Card (4 days)</i>	\$25.00
<i>Emergency Replacement Debit Card (2 days)</i>	\$45.00
<i>Foreign ATM Fee</i>	\$1.00
<i>Foreign Transaction Fees</i>	1%

Online Banking iPay Fees

<i>All Transactions</i>	Free
<i>Stop Payment/ Check Reissue</i>	\$20.00

Annual Safe Deposit Box Fees

<i>3"x5" Box</i>	\$15.00
<i>3"x10" Box</i>	\$20.00
<i>5"x10" Box</i>	\$25.00
<i>10"x10" Box</i>	\$35.00
<i>Lost Safe Deposit Box Key</i>	\$20.00
<i>Box Drilling (Minimum)</i>	\$175.00 (plus expenses)

Other Service Fees

<i>Gift Cards</i>	\$5.00
<i>Wire Transfers (Outgoing)</i>	\$15.00
<i>Return Deposit Items</i>	\$20.00
<i>Foreign Return Deposit Items</i>	\$50.00
<i>Stop Payment</i>	\$20.00
<i>Money Orders</i>	\$2.00
<i>Collection Items (Incoming)</i>	\$25.00
<i>Legal Processing</i>	\$25.00
<i>Returned Mail Fee</i>	\$5.00
<i>Escheatment Fee</i>	\$25.00
<i>IRA Excessive Withdrawal</i>	\$10.00
<i>IRA Account Closure</i>	\$10.00
<i>Closed Account Fee (Within 6 months)</i>	\$10.00
<i>Share to Share Transfer (Electronic)</i>	\$2.00
<i>Notary Service (Non-members)</i>	\$5.00
<i>Check Copy</i>	\$3.00
<i>Research Fee (One hour minimum)</i>	\$25.00
<i>Loan Payment Deferment (Extensions of 11 days forward)</i>	\$25.00
<i>Process Coin for Non-members</i>	10%
<i>Dormant Account Fee (Shares, Checking, IRA)</i>	\$5.00

Credit Card Fees

<i>Late Fee</i>	\$25.00
<i>Foreign Transaction Fee</i>	1%
<i>Document Fee (retrieve receipt for member)</i>	\$5.00

Dormant Account Fee

A dormant account is one that has a balance of less than \$35.00 for a period of 2 years, and the member has not had activity in the account during this time. If the member has a dormant account and does not have loans, then the member will be assessed a \$5.00 dormant account fee per month for the maintenance of the account at the Credit Union.

IRAs

There will be a \$10.00 fee per withdrawal for more than 3 withdrawals in a calendar year, other than regularly scheduled withdrawals and required minimum distributions.

 **This credit union is federally insured by the NCUA**

 **Equal Housing Opportunity**