



Schedule of Fees and Charges

Effective Date 10-01-10

Checking/Savings Accounts

Non-Sufficient Funds Fee (Share Drafts, ACH & Debit Card Transactions)	\$26.00 per item
Paid Non-Sufficient Funds Item Fee	\$26.00 per item
Stop Payment (Share Drafts, ACH & Cashiers Checks)	\$26.00 per item
Returned Deposit Item Fee	\$5.00 per item
Reconcile Fee (After First 30 Minutes)	\$25.00 per hour
Research Account	\$25.00 per hour
Account History Printout Fee	\$1.00 per page
Christmas Club Early Withdraw Fee	\$5.00 per withdraw
Early Closure Fee (Within First 90 Days)	\$15.00
Reopening Account Fee	\$10.00
Dormant Account Fee	\$15.00 per month
Share Draft Copy Fee	\$1.00 per page
Statement Copy Fee	\$1.00 per page
Phone Inquiry Fee	\$1.00 per inquiry

ATM/Debit Card

Credit Union Owned ATM Transaction Fee (First 15 per Month Free)	\$2.00 per transaction
Non-Credit Union Owned ATM Transaction Fee (First Four per Month Free)	\$2.00 per transaction
Card Replacement Fee (Six to Nine Business Days)	\$5.00 per card
Card Replacement Fee (Instant Issue or Next Day)	\$10.00 per card
PIN Replacement Fee	\$2.00 per PIN

Safety Deposit Box

10 x 10 Box	\$60.00 per year
5 x 10 Box	\$40.00 per year
3 x 10 Box	\$30.00 per year
5 x 5 Box	\$25.00 per year
3 x 5 Box	\$20.00 per year
Safe Deposit Box Key Replacement	\$20.00 per key
Safe Deposit Box Drilling Fee	\$165.00
Late Payment Fee (After 30 Days)	\$15.00 per month

Wire Transfer

Outgoing International Wire	\$38.00 per wire
Outgoing Domestic Wire	\$15.00 per wire
Incoming Wire Transfer	\$10.00 per wire
Member to Member Wire Transfer	\$3.00 per wire

Other Services

Cashier's Check Fee	\$3.00 per item
Money Order Fee (\$1,000 Maximum)	\$2.50 per item
Traveler's Check Fee	\$1.00 per \$100
Counter Check Fee; Three Pages (Four Checks per Page)	\$5.00
Each Additional Page (Four Checks per Page)	\$2.00 per page
Forwarded Mail Fee	\$2.00 per item
Bad Address Fee	\$5.00 per item
Loose Coin Counting Fee	5% of coin total

Visa Prepaid Travel/Money Card

Travel Card Load Fee	\$9.95
Additional Cards (Up to Two Cards)	\$2.95 per card
Reload Fee	\$3.00 per card

Visa Prepaid Gift Card

Gift Card Load Fee	\$3.00 per card
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