



## Schedule of Fees and Charges

Effective: 01-01-2026

### Checking/Savings Accounts

Non-Sufficient Funds Fee (Share Drafts, ACH & Debit Card Transactions)	\$28.00 per item
Paid Non-Sufficient Funds Item Fee	\$28.00 per item
Stop Payment (Checking Account, ACH & Cashier's Checks)	\$28.00 per item
Returned Deposit Item Fee	\$5.00 per item
E-ssential <i>Fee Waived with eStatements or Direct Deposit</i>	\$2.00 per month
Prime Club and Prime Club Plus Checking	\$5.95 per month
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 Withdrawal Fee	\$5.00 per withdrawal
Early Closure Fee (Within First 90 Days)	\$15.00
Dormant Account Fee (12 Months Inactivity)	\$15.00 per month
Check Copy Fee	\$1.00 per item
Statement Copy Fee	\$1.00 per page
Overdraft Transfer Fee	\$2.00 per transfer
Minimum Balance Fee	\$20.00 per month
Health Savings Account (HSA) <i>Fee Waived with eStatements</i>	\$2.00 per month
Paper Statements (17 and younger no cost, 65 and older no cost)	\$2.00 per statement

### 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
Foreign Card Holders using our ATM's	\$3.00 per transaction
Card Replacement Fee (Six to Nine Business Days)	\$6.00 per card
Debit Card Replacement Fee (Instant Issue or Next Day) <i>Not Available for HSA</i>	\$15.00 per card
ATM Card Replacement Fee (Instant Issue or Next Day)	\$10.00 per card
PIN Replacement Fee Mailer	\$3.00 per PIN

### Safety Deposit Box

10 x 10 Box	\$65.00 per year
5 x 10 Box	\$45.00 per year
3 x 10 Box	\$35.00 per year
5 x 5 Box	\$30.00 per year
3 x 5 Box	\$25.00 per year
Safe Deposit Box Key Replacement	\$20.00 per key
Safe Deposit Box Drilling Fee	\$250.00
Late Payment Fee (After 30 Days)	\$15.00 per month

### Wire Transfer

Outgoing International Wire	\$50.00 per wire
Outgoing Domestic Wire	\$20.00 per wire
Incoming Wire Transfer	\$10.00 per wire

### Other Services

Cashier's Check Fee	\$3.00 per item
Money Order Fee (\$1,000 Maximum)	\$3.00 per item
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	\$5.00 per item
Bad Address Fee	\$5.00 per item
Loose Coin Counting Fee	5% of coin total
Check Cashing Fee (Single Service Account with Balance less than \$100.00)	\$5.00
Non-Member On-Us Check Cashing Fee	\$5.00
Notary Fee (Member & Non-Member, free with Prime Club)	\$5.00
Car Fax (free with Prime Club)	\$15.00
ACH Rejection/Correction Fee	\$5.00 per occurrence
ACH Return Loan Payment Fee	\$5.00
IRA Premature Withdraw Fee	\$5.00

### Visa Prepaid Travel/Money Card

Travel Card Load Fee	\$9.95
Reload Fee	\$3.00 per card

### Visa Prepaid Gift Card

Gift Card Load Fee	\$3.00 per card
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### Visa Reloadable Debit Card

Reloadable Card	\$4.95 per card
Reload Fee	\$3.00 per card

### Jumpstart Certificate

Withdrawal fee (up to 2 per year)	\$5.00 per withdrawal
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### Milestone Certificate

Withdrawal fee (up to 2 per year)	\$15.00 per withdrawal
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