

## FEES AND CHARGES

ALL FEES SUBJECT TO CHANGE WITHOUT NOTICE

### SAVINGS ACCOUNT

ACH Debit Return up to	\$32.00
Christmas Club Early Withdrawal Fee	\$20.00
Reg D Savings Withdrawal (After 6 Reg D savings withdrawals per month)	\$5.00

### CHECKING ACCOUNT

Money Market Below Minimum	\$10.00
Money Market Excessive Withdrawals	\$10.00
ACH Debit Return or Check Return Insufficient Funds Fee 50% of transaction up to	\$32.00
Debit Card (new)	FREE
Debit Card (replacement)	\$10.00
Debit Card ATM Checking Withdrawal	FREE
Returned Check – NSF/Held Funds Insufficient Funds Fee 50% of transaction up to	\$32.00
Paid Check or Debit Courtesy Pay Fee 50% of transaction up to	\$32.00
Manual check clearing (per day)	\$5.00
Overdraft from savings	\$5.00
Overdraft from loan	FREE
Stop Payment	\$32.00
Canceled Check Copy	FREE
Check Printing Order	Varies

### OTHER FEES AND CHARGES

Account Reconciliation per hour	\$15.00
ACH one-time Debit/Credit	\$5.00
Bank Wire (domestic)	\$25.00
Bank Wire (foreign)	\$50.00
Bank Wire (incoming)	FREE
Bill Payment Enrollment	FREE
Bill Payment (per month)	FREE
CU Service Center Transaction	FREE

### OTHER FEES AND CHARGES CONTINUED

Dormancy Fee per month after 12 months	\$5.00
Express Mail starting at	\$15.00
Express Mail (Saturday) starting at	\$25.00
Express Mail (International) starting at	\$80.00
Foreign Transaction Fee up to	3% of the transaction amount
Legal Order Processing Fee	\$75.00
Loan Origination Fee	\$50.00
Loan Skip-a-Pay Fee	\$30.00
Official Check Issuance (>3 per day)	\$1.00
Official Check Stop Payment	\$32.00
Official Check Void/Redeposit Fee	\$5.00
On-Line Banking access	FREE
Invalid Address Notification	\$10.00
Research Fee per hour	\$25.00
Returned Deposit Item	\$25.00
Statement Copy	\$3.00
Subordination Fee	\$100.00
VISA Gift Cards	\$5.00
Early Membership Closure Fee-1 <sup>st</sup> 90 days	\$15.00
Re-Open Membership within 6 months	\$25.00
Inactivity Fee up to	\$50.00
e-Statement	FREE
Individual Retirement Transaction Fee	FREE
Notary Service for Members	FREE
ACH Deposits	FREE
ACH Withdrawals	FREE
Safe Deposit Annual Rental	VARIES WITH SIZE
Lost Key starting at	\$20.00
Box Drilling starting at	\$150.00
Late Rental Payment Fee	\$15.00
Fax / Copier Use per page	\$0.25
Coin Machine for Members	1% of deposited amount



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