

Fees applicable to all accounts	
Counter Checks not payable to account owner(s)	\$2/each
Counter Checks Stop Payment	\$10/each
Close account within 60 days of opening	\$10
Reopen account within 60 days of closing	\$10
Check cashing	Checks under \$100 – Free
(non-active checking account or no checking account) ⁵	Checks under \$1,000 - \$3
	Checks \$1,000 and up -\$5
Returned Mail	\$4/per item
Change of address from Post Office Notice	\$1/per account
System Statement Printout	\$2/per month
Month-End Duplicate Statement Printout from Branch	\$5/per month
Month-End Paper Statement Mailed	\$5/per month
Virtual Branch	no charge
eStatements	no charge
Notary Service for Members	no charge
Money Order	\$1/each
Outgoing Wire Transfer (US Only) ¹	\$15/each
Incoming Wire Transfer ¹	free
Wire Return Fee ¹	\$5/each
Western Union ¹	\$15/each
Returned Deposit Item	\$15/each
Resubmit Return Deposit Item	\$5/item
Non-Sufficient Funds (NSF) ³	\$25/each
Includes NSF & Uncollected Funds on Checks, ACH or Other Electronic Transactions	
Foreign Check Processing Fee (Checks drawn on Non-U.S. Banks)	\$10/each
Reconciliation/ Adjustment or Research (1hour minimum)	\$25/hour
Express Mailing of Credit Union Documents (Fedex, UPS, USPS)	
Overnight Delivery	pricing upon request
Saturday Delivery	pricing upon request
International Delivery	pricing upon request
Duplicate IRS Tax Forms (1099,1088, etc.)	\$2/each
Inactive Account ⁶	\$30/annually
(No transactions and/or incorrect address for six (6) months)	
Letter of Verification	\$5/letter
Levy, Garnishment Processing	\$10/levy
Other IRS Action	\$10/action
Savings (Share) Accounts	
Excessive withdrawal (3 free per month) ⁴	\$1/each
ATM Withdraw ²	\$1/each
Club Accounts	
Early Withdrawal Fee (Vacation)	\$10/each
One withdrawal per Quarter	
Early Withdrawal Fee (Christmas)	\$10/each
One withdrawal within last Quarter (October, November or December)	
Loan fees	
Loan extension	\$15/extension
Title Work	\$7.50/each
Release of Liens	\$50.00/lien
Mortgage Processing Fee	\$100.00 /application
Late Fee (25 Day or greater)	\$18/month
Electronic Loan Payment Fee	\$6.00/transaction
Miscellaneous fees	
Fax Transmissions (Maximum 10 pages)	\$2/fax
Documents Copy/Photocopies (Maximum 10 pages)	\$2/copy

All Checking	
Non-Sufficient Funds (NSF) ³	\$25/ each
Includes NSF & Uncollected Funds on Checks, ACH or Other Electronic Transactions	
Paid Non-Sufficient (NSF) Item (Overdraft Advance)	\$25/ each
Virtual Branch	no charge
Bill Pay	no charge ⁷
Debit Card Replacement	\$7/card
Debit Card Express Delivery	\$30/card - \$25/pin
Debit Card PIN Reissue	\$5/reissue
Debit Card HotCard Fee	\$15/card
Stop Payment Request	\$25/ each
Duplicate Check Copy	\$2/each
Automatic Overdraft from Share or Line of Credit	no charge
Manual Overdraft from Savings	\$10/each
Temporary Checks (4 per page)	\$2/page
+ \$100 minimum balance required	initial order, no charge
Out of Network ATM Withdrawals	\$1/each
Member Checking Drafts (Checks)	Pricing upon request
Check – Free Checking	
Service Fee with Direct Deposit	no charge
Service Fee without Direct Deposit	\$5/month
Check-Plus Checking	
Service Fee with \$500 Average Balance	no charge
Service Fee without \$500 Average Balance	\$5/month
Student Checking	
Service Fee with Direct Deposit	no charge
Service Fee without Direct Deposit	\$3/month
Money Market Checking	
Service Fee with \$2,000 Average Balance	no charge
Service Fee without \$2,000 Average Balance	\$5/month
<p>This schedule for all accounts sets forth certain fees and charges applicable to your Credit Union Accounts effective 1/1/2016 and supersedes all previous schedules. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes.</p>	
<p>¹ Additional fees could apply for incoming and outgoing wire when intermediary banks or foreign currency exchanges are used. Receiving financial institutions may also access fees.</p>	
<p>² If you use an ATM That is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM Surcharge will be debited from your account if you elect to complete the transaction. Card transactions made in foreign countries might also include a fee to complete the transaction.</p>	
<p>³ Fee is imposed for overdrafts created by Checks, Automated Clearing House (ACH) transactions, ATM/Debit Card transactions, or by other electronic means.</p>	
<p>⁴ Regulation D limits 6 transfer per month from shares and line of credit</p>	
<p>⁵ To avoid check cashing fees members must be in good standing with an active Check-free, Check-Plus, Student Checking or Money Market checking account. Active checking account requires at least one ACH, share draft, ATM/Debit card transaction within the last thirty (30) calendar days.</p>	
<p>⁶ Inactive Account fee is assessed to checking accounts that have had no deposit or withdrawal activity (other than posting interest) for a period of six (6)months.</p>	
<p>⁷ Access to online bill payment services are free to members, additional fees apply to Popmoney [®] services and accessed by Popmoney [®]. A2A, Next Day, and Overnight Payments fees may apply to expedite payments. Pricing and fees are available upon request.</p>	