

Fees are subject to change. The following fees and charges are applicable to your account(s), services and/or transactions, as of **01.01.2024**

<u>General Fees:</u>	<u>Fee:</u>	<u>How To Avoid:</u>
Account Closure Fee (within first 6 months)	\$25.00	
Inactive Account Fee (12 Months)	\$10.00 per month	Perform at least one transaction, or contact the CU about account, once per year
Holiday Club Early Withdraw Fee	\$5.00 per transaction	
Money Market Minimum Balance Fee	\$5.00 per month*	Follow the balance and transaction limitations listed in the Money Market TIS Disclosure
Non-Sufficient Funds (NSF) Fee	\$30.00 per presentment	Maintain positive balance to cover pending transactions
Courtesy Pay Fee	\$30.00 per item	Maintain positive balance to cover pending transactions
Returned Check Fee	\$30.00 per item	
Stop Payment Fee	\$30.00 per request	
Overdraft Transfer fee	\$5.00 per transfer	Use online banking or mobile app to transfer funds
Business Checking Fee	\$7.00 per month	
<u>Service Fees:</u>		
Account Reconciliation/Research Fee	\$20.00 per hour	
Transaction List Fee	\$3.00 per account list	Use online banking or mobile app and enroll in eStatements
Statement Copy Fee	\$3.00 per month	Use online banking or mobile app and enroll in eStatements
Paper Statement Fee	\$3.00 per month**	Use online banking or mobile app and enroll in eStatements
ACH On-Demand Fee	\$10.00 per transaction	
Wire Transfer (Outgoing) Fee	\$15.00 per transfer	Use online bill-pay
Money Order Fee	\$2.00 per item	Use online bill-pay
Cashiers Check Fee	\$2.00 per item***	Use online bill-pay
Check Copy Fee	\$3.00 per item	Use online banking or mobile app and enroll in eStatements
Return Mail fee	\$5.00 per item	Update your address with the CU when you move via online banking
Non-Member On-Us Check Cashing Fee	\$5.00 per check	
Check Printing Fee	Prices vary depending on style	
Escheatment Processing Fee	\$75.00 per account	Perform at least one transaction, or contact the CU about account, once per year
Garnishment Processing Fee	\$75.00 per account	
IRA Transfer to Another FI	\$25.00 per transaction	
<u>Loans:</u>		
Skip-A-Payment Fee	\$25.00 per loan	
Late Lien Filing Fee	\$25.00 per loan	File title paperwork within 10 days of loan closing
EZ Loan Payment Fee	\$10.00 per transaction	
<u>Card Services:</u>		
Replacement Debit Card Fee	\$15.00 per card	
Debit Card Rush Fee	\$30.00 per card	
Visa Gift Card	\$3.00 per card	
Credit Card Fees	See Credit Card Disclosure	

*Assessed if balance is below \$1,000

** Waived for minors and members over 62 years

***Waived for Platinum Rewards Members