

Schedule of Fees and Charges

General Account Fees

Stop Payment Orders	\$28.00 per item
Check Order – Printing/Shipping	Varies with style ordered
Check & ACH Returned Unpaid	\$28.00 per item
Check Copy Fee	\$3.00 each
Replace Visa Check Card	\$5.00 per card
Member Privilege (Limit of \$500.00 Incl Fees)	\$28.00 per occurrence
Health Savings Accounts (With an Average Monthly Balance Under \$2,000.00)	\$2.00 per month
Paper Statement (Fee Waived when enrolled in eStatements)	\$4.00 per statement

Money Market/Savings Accounts

Below Minimum Balance	\$20.00 per occurrence
Checks less than \$500.00 Minimum	\$15.00 per check
Excessive Number of Transactions	\$20.00 per transaction
Excessive Number of Checks	\$20.00 per check
Share Savings Excessive Transfers	\$20.00 per occurrence
Account Information	
Photocopy of Statement/Account History	\$5.00 per statement
Research (\$25.00 Minimum Charge, Billed in ½ Hour Increments; Refundable if Credit Union Error)	\$25.00 per hour
Legal Process: Lien and Levy Research/Administration	\$75.00 per request/demand
Verification of Deposit or Other Account Status Occasion/Request	\$10.00 per

Miscellaneous Fees

Cashier's Checks	\$8.00 each
Early Closing of Account (Within First 2 Months of Opening)	\$25.00
Reinstatement of Closed Checking Account	\$25.00
Escheat Notice Fee	\$2.00 per notice
Inactive Account Fee (After 12 Months of Inactivity and an Aggregate Balance of Less than \$1,000.00)	\$5.00 per month
Locator Fee (Research Address Change)	\$6.00 per notice received
Notary (Non-Credit Union Business)	\$15.00 per signature
Returned Deposited Items	\$28.00 per item
Returned ACH Items	\$28.00 per item
International ACH	\$3.00 per transaction
Wire Transfer (Domestic – Outgoing)	\$35.00 per wire
Verified Non-Fraud Research Fee	\$25.00 each
International Release Letter	\$25.00 each
FedEx Fee	Varies

IRA Funds Transfer Fee

(To Another Financial Institution)	\$50.00 per transfer
IRA Administration Fee	\$5.00 per quarter

Business Account Fee

Business, Government, and Association Accounts Membership Fee	\$10.00 per month
In-branch Deposit Fee (First (5) five in-branch deposits free)	\$2.00 per deposit