

Effective Date:  
April 1, 2017



This Credit Union is  
federally insured by  
NCUA.

# Truth-in-Savings Disclosure FEE SCHEDULE

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## FEE SCHEDULE\*\*

Checking Account Fees (applicable to all accounts)	Other Service Fees	Other Service Fees (continued)
Non-Sufficient Fund (NSF).....\$30.00/Item	Home Equity Re-Write w/in 2 Yrs.....\$100.00	Closed Account w/in 13 Months of Open.....\$20.00 Includes all Savings, Checking, ATM & Check Cards and/or ATM Cards
Courtesy Pay Fee***.....\$30.00/Item	Levy/Garnishment.....\$50.00	Member Check Cashing Fee.....\$5.00/Item*
Deposited Item Return.....\$30.00/Item	Loan Re-Write w/in 2 Yrs.....\$25.00	Non-Member Check Cashing Fee.....\$7.00/Item
Stop Payment.....\$30.00/Item	Collection Re-Write.....\$25.00	Cashier or Certified Check.....\$5.00/Check
Share Transfer.....\$12.00/Item	Subordination.....\$150.00	CU Document Copy Fee.....\$5.00/Item Including but not limited to statement, check & 1099 copies
Check Printing.....Price varies	Escheat.....\$50.00	Payment Booklets.....Price varies
Express Business Checking Accounts.....\$5.00/Month w/225 items per stmt. \$50/Item over 225 items	Switch Account Numbers.....\$30.00	Fax Loan Payoff Request.....\$20.00/Request
Elite Business Checking Accounts.....\$12.00/Month if average daily balance falls below min. bal. requirement \$25/Item over 450 items	Overnight Mail.....\$25.00/Item	Items Sent for Collection.....\$2.00/Item
Business Account Cash Deposits.....\$.05/Strap of Currency \$.15/Roll of Coin		Post Office Address Change.....\$3.00
Second Chance Checking Fee.....\$10.00/Month		Money Orders.....\$2.00 Each
		Fax (outgoing).....\$1.00/Page
		Photocopy.....\$.10/Copy
		US Postage Stamps.....\$1.00/Book over current government pricing
ACH Overdraft.....\$30.00/Item	Domestic Wire.....\$30.00/Transfer	MasterCard® Foreign Transaction.....1% of Transaction Amt.
Paid ACH Overdraft.....\$30.00/Item	Account Reconciliation.....\$25.00/Hour By appointment only	MasterCard® Over Limit Fee.....up to \$25.00
Debit Card Overdraft.....\$30.00/Item	Account Research.....\$10.00 min. or \$30.00/Hour	MasterCard® Late Fee.....up to \$25.00
Card Replacement.....\$10.00/Card	Account Re-Open w/in 1 Yr.....\$20.00	Returned Mail.....\$5.00/Month after 2 consecutive statements returned
Order Additional Card.....\$10.00	Jt. Owner/Beneficiary Change.....\$20.00/Request in excess of 1 every 12 months	Inactive Account.....\$5.00/Month charged after 1 year & account balance less than \$100.00
ACH Origination.....\$10.00 set-up fee for recurring outbound originations \$ 5.00 fee to change recurring outbound originations \$ 5.00 fee for one-time outbound originations	Coin Counter Fee.....3% Members/6% Non-Members	
	Verification of Deposit.....\$10.00/Request	
	Subpoena Request.....\$25.00/Request +\$10.00/Hour & .10/Page	
		<b>Service Center Fees</b>
		Cashier Checks.....\$5.00 Each

\*Check cashing fee waived for anyone under age 18; students over age 18; anyone over age 60. \*\*Fees may reduce earnings on accounts. \*\*\*\$30.00 standard Courtesy Pay fee applies for each non-sufficient fund item paid and created by check writing, ATM withdrawals, Debit Card transactions or other electronic means including ACH transactions. The amount of any overdraft(s), plus courtesy pay fee(s) are due and payable upon notification from the Credit Union, and must be paid in full within 30 days. The Credit Union's Courtesy Pay service is non-contractual and discretionary. We reserve the right to solely approve Courtesy Pay for member accounts in good standing and may limit the number of eligible accounts to one per household. The Credit Union has the right to cancel Courtesy Pay anytime and without notice. The Credit Union provides Savings overdraft protection as an alternative form of overdraft protection.