

FEE SCHEDULE

Effective as of January 1, 2024



Federally insured by NCUA.

Share Draft Fee <i>per month less than avg daily balance of \$300</i>	\$3.00	Safety Deposit Box Fee	
Fresh Start Checking <i>per month with Direct Deposit</i>	\$10.00	3X5	\$15.00
<i>per month without Direct Deposit</i>	\$15.00	5X5	\$20.00
NSF Fees <i>per presentment</i>	\$30.00	3X10	\$30.00
ATM NSF Fees <i>per presentment</i>	\$30.00	5X10	\$40.00
ACH NSF Fees <i>per presentment</i>	\$30.00	7X10	\$50.00
Courtesy Pay Fee <i>per presentment</i>	\$30.00	10X10	\$65.00
Returned Deposit Check Fee	\$25.00	Safety Deposit Box Late Fee	\$5.00
Stop Payment Fee	\$30.00	Change of Key Fee	\$20.00
Wire Transfer Incoming	\$10.00	Copy of Debit Card Receipt <i>(per item)</i>	\$5.00
International Wire Incoming	\$20.00	Verification of Deposit <i>(per item)</i>	\$10.00
Wire Transfer Outgoing	\$20.00	Dormant Account Fee <i>(per month, after 6 months)</i>	\$5.00
International Wire Outgoing	\$50.00	Debit Card Rush	\$70.00
Account Research Fee <i>(per hour)</i>	\$15.00	Check Cashing Fee	\$5.00
Account Reconciliation Fee <i>(per hour)</i>	\$10.00	Replace Lost/Damaged Plastic Card	\$7.00
Statement Copy Fee <i>(per page)</i>	\$2.00	Pin Number Reorder	\$5.00
Checks by Phone Fee <i>(per check)</i>	\$2.50	Garnishment	\$50.00
Cashier's Check Fee <i>(no free)</i>	\$3.00	ATM Fee - Other Financial Institution's ATMs	\$1.50
Replacement Check Fee	\$5.00	ATM Surcharge Fee - Non-Members	\$2.50
Money Order Fee	\$2.00	Overdraft Transfer from Share <i>(per transaction)</i>	\$1.00
Locator/Bad Address Fee <i>(per return)</i>	\$5.00	Overdraft Transfer from Line of Credit	\$1.00
Account History Fee <i>(per page)</i>	\$1.00	Returned Loan Payment	\$30.00
Share Draft Copy Fee <i>(per item)</i>	\$2.00	Early Account Closure <i>(within 6 months)</i>	\$5.00
Non-Member Notary Service <i>(per item)</i>	\$5.00	Subordination Fee	\$150.00

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR CREATING A NEW MEMBER RELATIONSHIP WITH OUR INSTITUTION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account or creates a new member relationship with our credit union.

WHAT THIS MEANS FOR YOU: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.