

SHARES AND SHARE DRAFT ACCOUNT FEES

- Credit Union Membership Fee \$5 (one-time only)
- IRA Account Maintenance Fee Free
- NSF (Non Sufficient Funds) Fee \$33/item
- Repost NSF Check Fee \$33/check
- Overdraft Privilege Fee \$33/item
\$10 if item is \$10 or less
- Stop Payment Fee..... \$28/request
- Classic Checking Fee..... \$5*/month

*Waived if you meet any of the following:

- You keep an average monthly balance of \$500
- You have your monthly paycheck or Social Security check directly deposited into our Classic Checking Account
- You have a loan balance(s) of \$5,000 or more
- You have a combined deposit balance of \$5,000 or more
- You are a Youth Member

- Premium Checking Fee..... \$5*/month
*Waived if you keep an average monthly balance of \$1,000.
- Economy Checking Fee \$7/month
- Box of Checks, other than Economy..... Cost depends on check style
- Economy Checks Cost + \$3 - \$5.50*
*One free box per year to members over 55 years old and Youth Members.
- Temporary Drafts Starter Kit..... Free
- Temporary Drafts, other than Starter Kits..... \$2 for 8 drafts
- Photocopy of Check Free
- Monthly Share Account Fee \$5*

*Waived if you meet any of the following:

- Your average monthly balance is over \$200
- You have a checking account
- You have a loan
- You have a Money Market, IRA or Share Certificate
- You are under 22 years of age
- You have direct deposit

BUSINESS CHECKING FEES

- Deposits First 100 checks deposited Free
\$0.25 each thereafter
- Share Drafts (paid from accounts) First 50 drafts paid Free
\$0.25 each thereafter
- Returned Deposits..... \$10/item
- Rolled Coin Purchase..... Free

OTHER SERVICE FEES

- Loan Late Fee..... \$25/occurrence
- Indirect Loan Payment Late Fee \$15/occurrence (or contracted fee)
- Loan Adjustment Fee \$5
- Loan Refinance Fee 1% of refinanced loan balance
- Loan Modification Extension Fee \$35

- Loan Subordination Fee \$100
- ATM Withdrawal Fee Ten free/month \$1 each* thereafter
*Waived for Premium Checking account.
- Lost PIN Replacement Free
- ATM/Debit Card Overdraft Privilege Fee \$33/item
\$10 if item is \$10 or less
- NSF created by use of Visa® Check Card..... \$33/occurrence
- Chargeback Fee \$10*
*Waived if police report filed
- ATM Annual Card Fee \$10*
*Waived for Premium Checking account, members over 55 years old and Youth Members.
- Non Member ATM Surcharge \$2.50*/withdrawal
*Charge waived for CO-OP Network users.
- ATM/Shared Branching Adjustment Adjustment Fee..... \$10
- Returned Item Fee \$33
- Reissue lost or captured ATM or Visa® Card \$5
- Photocopy of Visa® Card Receipt..... \$5/copy
- Plastic Card Custom Picture Fee \$10 per card
- ACH Return Item \$33/item
- ACH Stop Payment/Revocation Fee \$28/item
- ACH Overdraft Privilege Fee \$33/item
\$10 if item is \$10 or less
- Account Reconciliation or Research Fee \$30/hour
(one hour minimum)
- Bad Address Fee \$5/occurrence
- Statement Copy/Printed Account History \$1/page
- NSF Deposited Item Return \$33/item
- Foreign Item Collection Fee \$10/item
- Wire Transfer (outgoing)
 - Domestic..... \$25/wire
 - Foreign \$40/wire
 - Western Union..... \$25/wire
- Money Order \$2/money order
- Visa® Gift Card \$5/card
- Garnishment/Tax Levy..... \$75
- Cashier's Check \$5/check
- Check Cashing Fee..... \$5
(charged if balances are less than \$200 or no direct deposit)
- Credit Union Check \$2/check
(payable to third party)
- Overnight Delivery Charge \$35
- Non-Member Notary Fee..... \$5
- Membership Termination Fee \$5
(if account is closed within 90 days of opening)
- Electronic Bill Pay..... Free
- Pay by Phone \$6.50/occurrence online
\$10/occurrence by phone center
Pay by Card \$500 Maximum
- Member Coin Processing Fee Free
- Non-Member Coin Processing Fee 7% of counted coin total

Effective November 1, 2021

