

SHARES AND SHARE DRAFT ACCOUNT FEES

- Credit Union Membership Fee.....\$5 (one-time only)
- IRA Account Maintenance Fee.....\$10/member/year
- 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:*
 - Keep an average monthly balance of \$500.
 - You have your monthly paycheck or Social Security check directly deposited into your 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 Share Draft.....\$1
- 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.*
- Customized Picture on Visa® or ATM Card.....\$10
- Non Member ATM Surcharge.....\$2*/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
- 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
- Check by Phone.....\$10/occurrence
- Card by Phone.....\$10/occurrence (up to \$500)
- Non-Member Coin Processing Fee.....7% of counted coin total