## Fee Schedule

### 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
- **Membership Termination Fee**: $5
- **Non-Member Notary Fee**: $5
- **Check Cashing Fee**: Free
- **Cashier’s Check**: $5/check
- **Garnishment/Tax Levy**: $75
- **Credit Union Check**: $2/check (payable to third party)
- **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

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**Effective November 1, 2016**

**Federally Insured By NCUA**