

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 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 CheckFree
- 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 Free
- Share Drafts (paid from accounts)Free
- 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 FeeFree
- Loan Subordination Fee \$100
- Second Mortgage/HELOC Origination Fee \$250

- 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® Debit or ATM Card \$33/occurrence
- Chargeback Fee.....\$10*
*Waived if police report filed
- ATM Annual Card Fee Free
- VISA® Credit/Debit Annual Card Fee..... Free
- 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
*Reissue of stolen ATM or VISA® Credit Card is Free
- 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
- 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, 2024

