

Fee Schedule

Account Fees

- Excessive In-office Withdrawals.....\$1.00/Withdrawal
(More than five per month)

Checking Account Fees

- Overdraft/Courtesy Pay Fee.....\$15.00/Item
- NSF Fee.....\$25.00.00/Item
- Returned Item Fee.....\$25.00.00/Item
- Stop Payment Fee.....\$15.00/Request
- Copy of Cleared Check.....\$3.00/Check

Other Service Fees

- Items Sent For Collection.....\$15.00/Item
- Wire Transfer Fee (Incoming).....\$15.00/Transfer
- Wire Transfer Fee (Outgoing).....\$15.00/Transfer
- Western Union.....\$25.00/Transfer
- Certified Check.....\$5.00/Check
- Account Research.....\$15.00/Hour
\$15.00 minimum charge
- Statement Copy Fee.....\$2.00/Copy
- Account Activity Printout.....\$2.00/Printout
- Deposited Item Return Fee.....\$20.00/Item
- Lost Member Account Fee.....\$5.00/Month
Charged after ½ year and account balance less than \$200.00
- Dormant Account Fee.....\$5.00/Month
Charged after ½ year
- Photocopy Fee.....\$0.10/Copy
- Fax (incoming/outgoing).....\$0.50/Page
- IRA Fee.....\$20.00/Year
- Mortgage Loan Origination \$350.00

Share Value/Membership Fee

- Par value of one share.....\$5.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Debit Card Fees and Info

Regular Parameters

Maximum ATM withdrawal	\$200.00 per day
Maximum Point of Sale (POS) withdrawal	Account balance plus overdraft limit
Check card access	COOP, CIRRUS, STAR, MAC, Alliance, VISA
Automatic reissues	24 months

Stand-in Parameters if Authorization System is down

Maximum ATM withdrawal	\$60.00
Maximum POS withdrawal	\$200.00
Total activity per day	\$260.00

Charges and Fees

Cards in excess of two	\$5.00 each
Card or PIN replacement	\$5.00 First occurrence \$15.00 Other occurrences
Rush order	\$10.00 + Replacement cost
Overnight rush order	\$20 + Replacement cost
Documentation fee	\$10.00

