



Schedule of Fees

Service Charges

Membership Fee	5.00
Acct. re-open (within 6 months of closing)	25.00
Corporate Draft	2.00
w/CU-VISA or Loan	Free
Minimum Corporate Draft \$100	2.00
Deposit Item Returned	10.00
Check Cashing	10.00
Collection Item	10.00
Computer History Printout	1.00
Copy of Statement	2.00
Non-Member Check Cashing	10.00
Stop Payment - (Corporate Draft, Draft, ACH)	15.00
Outgoing Wire Transfer	16.00

ATM Fees

Withdrawals	0.60
Inquiries, Transfers	0.50
Card Replacement	5.00
PIN Replacement	5.00
Priority Card Replacement	40.00
Priority Pin Replacement	40.00

"NOTICE REGARDING ATM FEES BY OTHERS:

(a) If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network."

Checking Account Fees

Stop Payment Fee	15.00
Photo copy of paid item	2.00
NSF Paid Item	25.00
NSF Return Item	25.00
Account Reconciliation (per hour)	15.00
Overdraft Transfers (3 Free per month from Savings)	20.00

"NOTICE - If you pay for something with a check or share draft, you may authorize your check or share drafts to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees."

Response to Legal Order (Subpoenas, Levis, Garnishments)	25.00
Dormant Account Fee (No activity 12 months)	5.00
Bad Address	2.00
Christmas Club Early Withdrawal (Club 10 accts)	10.00
Address Locator Fee	5.00
Loan Application Fee	10.00
Skip A Pay Fee	20.00
Lien Satisfied Fee	25.00
Car Fax	30.00
Payoff Demand	19.00
Reconveyance Fee	40.00
FAX Local	2.00
plus per page over 2	0.50
FAX Long Distance	2.00
plus per page (all)	1.00
Photo Copy Fee	0.25
Notary Fee (per Signature)	10.00
Research Time per hour	15.00

Bill Pay-e Fees

Monthly Fee (waived w/activity each mo.)	5.00
Written Correspondence to Payee	10.00
Per Proof of Payment (not necessitated by a dispute)	10.00
Payment returned due to member error	5.00
Expedited Payment Fees:	
Overnight Fee	14.95
2nd Day Fee	9.95
Reinstate Fee	50.00
Gift Pay Fees:	
Gift Check	2.99
Charitable Donations Fee	1.99

MISC Card Fees

MasterCard Gift Card	3.00
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effective February 1, 2016