

Fee Schedule

Effective as of June 1, 2019

Service	Fee Rate
Membership	
Early Closing (within 180 days of opening) of Account Fee	\$25.00
Undeliverable Mail Fee	\$5.00/item
Research Fee	\$32.00/hour w/ a minimum 2 hr. charge
Faxing Fee	\$1.00/page
Copy Fee	\$0.25/page
Paper Copy of Statement, Receipt, or Cancelled Check Fee	\$8.00/item
Products and Services	
Money Order/Cashier's Check Fee	up to \$5.00 each
Gift Cards Purchase Fee	\$3.00/card
Member Check Cashing Fee	5% of check amount
Third Party Check Cashing Fee	\$10.00/item
Non-Member Check Cashing Fee	\$25.00/item
Canadian Check Processing Fee	\$25.00/item
Coin Processing Fee	5% of coin amount
Phone transfers, non-automated	\$3.00
Foreign Transaction Fee	1% of amount converted to US dollars
Electronic/Automatic Processing	
Out-going Wire Transfer Fee	\$15.00/transfer
Incoming Wire thru FRB Fee	\$60.00/transfer
ACH Electronic Funds Transfer Origination Fee	\$15.00/set-up or changes
ATM (Automated Teller Machine) and ATM/Debit Cards	
Empty ATM Deposit Envelope Fee	\$40.00/envelope
ATM Withdrawals (After Six Free per Month) Fee	\$0.50/transaction
Debit Card Charge Back Fee	\$15.00/item
Plastic Card (Debit or Credit Card) Replacement Fee	\$15.00/card
Plastic Card (Debit or Credit Card) Replacement Fee Sent Priority Mail	\$32.00
Savings and Checking Accounts	
Dormant Account Fee - after 12 Months of Inactivity*	\$5.00/month
Balance below Minimum Requirement	\$5.00
Christmas and Vacation Club Withdrawal before Disbursement Date Fee	\$5.00/withdraw
Regulation D Restricted Withdrawals (After Six Free Transactions) Fee	\$30.00/transaction
Returned Deposit Item Fee	\$30.00/item
IRA Transfer Out Fee	\$25.00
IRA Account	\$1/month if balance is under \$2,500
Courtesy Pay Overdraft Protection Fee	\$30.00/item
Stop Payment - Single Check or ACH Fee	\$25.00
Stop Payment - Series of Checks or multiple ACH Fee	\$30.00
Non-Sufficient Funds (NSF) via check or ACH Fee	\$30.00/item
Garnishment Fee	\$40.00/event
Escheat Fee	\$25.00
Paper Statements**	\$3/month**
Overdraft Transfers	\$5/occurrence; up to 6 transfers allowed
Existing Custodial Accounts	\$5/month if the member is over age 18
Loans/Credit Cards (for Real Estate loan fees, please contact the credit union)	
Verification of Deposit, Loan & Employment Fee	\$10.00
Payoff Request Fee	\$10.00
Loan Documentation Fee	up to \$130.00
Loan Coupons	\$25.00
Loan Documentation Redraw	up to \$75.00
Late Payment Fee	\$30.00
Return Payment Fee	\$30.00
Credit Card Late Payment Fee	\$28.00

*Effective June 1, 2019, this fee will no longer be waived for the following: members with a loan or credit card or a deposit account with \$500.00. The fee will still be waived for members under 18 years of age and those who ONLY have a certificate and the par value share savings.

**Effective June 1, 2019, the paper statement fee will be increasing from \$2.00/statement to \$3.00/statement. This excludes Platinum Members, members under 18, and members 66 and older.