

## 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 Check .....Free
- 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 .....Free

- 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® 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
- 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 April 1, 2023



Federally Insured By NCUA