



<u>FEE</u>	<u>AMOUNT</u>				
<b>General Account Fees</b>					
Account Closed by Credit Union	\$25.00 at closing				
Account Research/Reconciliation	\$20.00 per hour				
Credit/Debit Card Replacement	\$10.00 per request				
Courtesy Pay	\$35.00 per transaction				
Dormant Relationship	\$10.00 per month				
Duplicate Paper Statement	\$5.00 per month				
Early Withdrawal	\$10.00 per transaction				
IRA Closed by Member	\$25.00 at closing				
Insufficient Funds (NSF): Electronic Funds Transfer, ACH, Debit Card	\$35.00 per transaction				
Insufficient Funds (NSF): Returned Bill-Pay Checks	\$35.00 first attempt, \$35.00 second attempt				
Minimum Balance Relationship	\$5.00 per month				
Money Market Service (if minimum balance not met)	\$10.00 per month				
Money Order	\$2.00 per instrument				
Official Check	\$5.00 per check				
Paper Statement (per account)	\$3.00 per statement mailed				
Returned Mail	\$5.00 per month				
Verification of Account	\$15.00 per request				
<b>Wire Transfer Service Fees</b>					
Incoming Wire Transfer	\$15.00 per transaction				
Outgoing Wire Transfer	\$25.00 per transaction				
<b>Checking Account Fees</b>					
ACH/Check Copy	\$10.00 per check				
ACH/Check Stop Payment Authorization	\$35.00 per request				
Checking Service Smart Choice Checking	\$10.00 per month				
Temporary Checks (12 Checks per request)	\$5.00 each request				
<b>Business Account Fees<sup>1</sup></b>					
Business Edge Checking	\$5.00 monthly maintenance fee, 50 transactions per month free, \$0.25 per transaction thereafter				
Business Elite Checking	\$12.00 monthly maintenance fee, 150 transactions per month free, \$0.25 per transaction thereafter				
Business Essential Checking	No monthly maintenance fee, 10 transactions per month free, \$0.25 per transaction thereafter				
<b>Real Estate Fees</b>					
Subordination Agreement	\$150.00 per request				
Real Estate Lien Release	Varies by municipality – per request				
<b>External Transfer Fees</b>					
External Transfer Express Transfer – Inbound	\$5.00 per transfer				
External Transfer Express Transfer – Outbound	\$7.50 per transfer				
External Transfer Personal Payment – Inbound & Outbound	\$1.00 per transfer				
External Transfer Standard Transfer – Outbound	\$5.00 per transfer				
<b>ATM Fees</b>					
International ATM Transaction	1.00% per transaction				
Non-Member One ATM Transaction	\$3.00 per transaction				
<b>Miscellaneous Fees</b>					
Garnishment, Levy, and Lien	\$100.00 per item				
Loose Coin	5.00% of total coin				
Money Bags	\$5.00 per bag				
Overdraft Transfer Line of Credit	\$5.00 per transaction				
Phone/Online Payment Convenience Fee	\$12.00 per transaction				
Signature Guarantee	\$5.00 per request				
Emergency Auto Title Release	\$50.00 per request				
<b>Non-Member Fees</b>					
Check Cashing for Non-members <sup>2</sup>	\$5.00 per check				
Notary Non-member	\$5.00 per Notarial Act				
On-Us Check Processing for Non-members/Businesses	\$10.00 per check				
<b>Safe Deposit Box Fees</b>					
2 x 5	\$25.00 per year	3 x 5	\$35.00 per year	3 x 10	\$50.00 per year
5 x 10	\$60.00 per year	7 x 10	\$70.00 per year	10 x 10	\$90.00 per year
15 x 10	\$115.00 per year				

This Credit Union is federally insured by NCUA. <sup>1</sup>All fees listed on this Fee Schedule apply to business accounts. Some fees may be avoided by using our Online Banking service. Speak to a representative for details. Business Edge Checking and Business Elite Checking are eligible to have the Monthly Maintenance Fee waived if average monthly balance on shares and/or loans is \$25,000 or higher. <sup>2</sup>Not applicable to representative payee accounts.