



Fee Schedule

Effective 10/15/2021

Membership/Savings Account	Fee
Minimum Balance Fee (if balance falls below \$50)	\$5/month
Account Closure (within 90 days of opening)	\$50
Excessive Withdrawals/Overdraft Transfers from Savings (Reg D – Fee accessed at the end of the month if exceeds 6)	\$5/month
Excessive Withdrawals/Overdraft Transfers from Line of Credit Loan or Visa Credit Card (Reg D) – Unlimited	Free
Paper Statement for Members Age 18-64	\$1/statement
Escheated Funds Processing	\$100
Tax Levy/Garnishment or Withholding Processing	\$50/occurrence
Dormant Account – Fee accessed after 12 months of inactivity	\$3/statement
Rewards Checking Account	Fee
Minimum Balance Fee (if balance falls below \$50, waived if enrolled in e-statements and have a debit card)	\$5/month
Non-Sufficient Funds (NSF) Fee	\$32/item
Courtesy Pay Fee	\$32/item
Account Reconciliation/Balancing Assistance (1-hour minimum charge)	\$20/hour
Stop Payment Fee (per item/series)	\$10/item
Returned Deposit (check deposited into account)	\$10/item or series
Temporary Sheet of Checks (4 per page)	\$2/page
Copy of Check – Online through It'sMe247 Online Banking	FREE
Copy of Check – by Staff (Cashier's Check, Money Order, or Share Draft Check)	\$5/item
Account Services	Fee
ATM/Debit Card Replacement – Instant Issue or Mailed	FREE
ATM/Debit Card Replacement – RUSH/Overnighted	\$30
ATM Transactions within Network	FREE
Visa Gift Card	\$3/card
Cashier's Check (free if made out to self)	\$2/check
Money Order	\$2/check
Travel Money Card – Purchase New Card	\$7/card
Travel Money Card – Reload Existing Card	\$2/reload
Coin Processing – Member with other CU Services	FREE
Coin Processing – Member with Savings Account Only	5% of total
Wire Transfer – Incoming Domestic and International	FREE
Wire Transfer – Outgoing Domestic	\$20
Notary Services	FREE
Statement Printed	\$3/statement
Account History Printing in between Statements	\$3/request
Loans	Fee
Mortgage Discharge	\$34
Payoff Fax Fee	\$20
Subordination Agreement Processing	\$150
Skip-A-Payment	\$35 per loan
Credit Cards	Fee
Replacement Card	FREE
Replacement Card – RUSH/Overnighted	\$30
Late Payment	See Loan Agreement
Foreign Conversion Fee	Up to 2% of Each Transaction in US Dollars
Business Accounts	Fee
Fee Based on Volume	\$0-\$17.50/month