



FEE SCHEDULE

EFFECTIVE MARCH 1, 2018

Virtual Branch / Home Banking

•	FREE
---	------

Bill Payer

•	FREE
---	------

BARB / Telephone Account Response System

•	FREE
---	------

ACH

• NSF (Non Sufficient Funds) Item	\$30.00
• Stop Payment	\$20.00
• Reversal of Stop Payment	\$5.00
• Stop automatic deduction for a cycle	\$10.00

ATM / Debit Cards

• Monthly service fee <i>** Monthly Service fee may be waived for members with Direct Deposit of NET pay. ** Ask a Member Service Representative for further details.</i>	\$1.50
• Transaction fee - over the allotted 6 per month <i>** Members with Direct Deposit of NET pay receive 10 per month.</i>	\$0.75
• Non Sufficient Funds item (NSF)	\$30.00
• Overdraft fee (O/D)	\$5.00
• Replacement card <i>** Additional cards after (1) free replacement card.</i>	\$5.00
• PIN reminder <i>** Additional after (1) free reminder.</i>	\$3.00
• Empty envelope <i>**Fee addition to card being closed permanently.</i>	\$10.00
• Rush delivery service for card or PIN number	\$40.00
• Deposit discrepancy	\$4.00
• Dispute fee <i>** Fee may be assessed if dispute is declined by network processor or if proven to be fraud</i>	\$10.00

Membership and other

• Membership Share	\$5.00 par value requirement
• Membership application fee	\$5.00 per each account
• Account closure <i>** If closed within 90 days of opening. Fee will be the lesser value of \$10.00 or balance in account.</i>	\$10.00 or balance
• Dormancy/No Financial Transaction Activity Fee <i>** Fee applies to accounts with no activity over 6 months.</i>	\$2.00 per month
• Incorrect Address fee	\$3.00 per month
• History print out	\$2.00 per occurrence

• Reprint of statement	\$4.00 per month requested
• Corporate check (certified or cashiers)	\$3.00 per check
• Christmas club early withdrawal	\$10.00 per occurrence
• Returned check (Deposited or Cashed)	\$25.00 per check
• Account research and balancing	\$25.00 per hour \$15.00 minimum charge
• Check cashing if account has no other services and balance is less than \$100.00	2% of amount of check

Share Draft / Checking

• Non Sufficient Funds fee (NSF fee)	\$30.00 per item
• Sure to Pay	\$30.00 per item
• Overdraft fee (O/D fee)	\$5.00 per item
• Checks	* See Credit Union Representative
• Stop Payment fee	\$20.00 per request
• Stop Payment fee for lost or stolen checkbook	\$20.00 per request
• Rush delivery service for order of checks	\$40.00
• Copy of check	\$5.00 per check (FREE if printed through Virtual Branch)
• Copy of Check if needed to be ordered through processor	\$7.00 per check

Money Orders

•	\$1.50 per item
• Stop Payment	\$20.00 per request
• Photocopy request	\$5.00 per money order

Loans

• Application fee	\$5.00 per each loan application
• Loan late fee	\$25.00 after 15 days
• Loan payment extension	\$25.00 per occurrence
• Delinquent Indirect vehicle loans	2% of Monthly Payment after 15 days
• Skip a payment promotion	\$35.00 per loan/per promotion
• Better Choice loan application fee	\$20.00 per application

VISA

• Application fee	\$5.00
• Returned check payments	\$25.00
• Late fee	\$25.00 after 25 day grace period
• Rush delivery service	\$40.00

Delinquency and Collection

• Delinquent loans or VISA turned over to a collection agency	20% of unpaid balance plus Attorney fees
• In house collection costs-any item associated with Attorney, Court, etc.	Entire Amount paid by debtor

Wire Transfers

• Outgoing Domestic transfers	\$20.00 per transfer
-------------------------------	----------------------

Other

• IRS Levy	\$100.00 per Levy
• Writ of Execution	\$100.00 per notice
• Garnishment	\$75.00 per occurrence
• Domestic Relations Levy	\$50.00 per Levy
• Signature Guarantee	\$10.00 per signature non-members

* Fees are subject to change without notice