

FEE SCHEDULE

EFFECTIVE MARCH 13, 2025

DIGITAL SERVICES

Virtual Branch/Online Banking	FREE
• Bill Payer	FREE
• E-Statements	FREE
• E-Notifications	FREE
• MessagePay Per Transaction	\$5.99
Mobile Banking App & Services	FREE
• Mobile Deposit	FREE

OTHER

IRS Levy	\$100 per Levy
Writ of Execution	\$100 per notice
Garnishment	\$75 per occurrence
Domestic Relations Levy	\$50 per Levy
Signature Guarantee	\$10 per signature non-members

MEMBERS SERVICES

Membership Application fee	\$5
Membership Share - par value required	\$5
Account Closure fee - if closed with in 90 days of opening	\$10 or balance
Account Research and Balancing	\$25 min. / per hour
Bad Address fee	\$5 per month
Check Cashing fee - if no other services and balance is less than \$100.00	2% of check
Check Ordering	*see CU Representative
Christmas Account withdrawal between January 1 - September 30	\$10 per occurrence
Corporate Check - certified or cashiers	\$3 per check
Delinquency and Collections	
• Delinquent Indirect vehicle loans	2% of monthly pmt after 15 days
• Delinquent Loans or Visa turned over to collection agency	20% unpaid balance plus attorney fees
• In house collection costs-any item associated with Attorney or Courts, etc.	Entire amount paid by debtor
Inactive / Dormant Account fee (after 6 months)	\$5 per month
History Printouts	
• From Online Banking	FREE
• From Branch	\$2 per occurrence
Outgoing Domestic Wire	\$20 per wire
Paper Statement fee	\$2 per statement
Statement Copies	
• From E-Statements	FREE
• From Branch	\$4 per month requested
Share Draft / Check Copies	
• From Branch	\$5 per check
• From Online Banking (1 year back)	FREE
Telephone Account Response System - "BARB"	FREE

PRODUCTS

Non-Sufficient Funds (NSF) Return Fee	\$35 per item
Courtesy Pay Fee	\$35 per item
Overdraft Protection Fee	\$5 per item
Returned check for deposit or payment	\$25 per item
Stop Payments	\$30 per item
ACH / EFT	
• Reversal of Stop Payment	\$5
ATM / Debit Cards	
• Monthly Service Fee (Waived with Direct Deposit of Net Pay)	\$1.50
• Pin Based Withdrawals / Transaction Fees after limits below:	\$0.75 per item
• First 6 per month	FREE
• First 10 per month with Direct Deposit of Net Pay	FREE
• Pinless / Swipe and Sign Transactions	FREE
• Additional Card Replacement after 1 free	\$5
• Additional Pin Reminder after 1 free	\$3
• Rush delivery service for Card or Pin	\$40
• Dispute Fee - may be assessed if dispute is declined or found to be fraudulent	\$10
ATM Deposits	
• Deposit discrepancy	\$4
• Empty envelope fee and card closed permanently	\$10
Loans	
• Application fee	\$5 per loan app
• Loan Late fee	\$25 after 15 days
• Loan payment extension	\$25 per extension
• Skip a Payment Promotion	\$35 per loan/ per promotion
Money Orders	
Money order	\$2 per item
Money order copy	\$5 per money order
VISA	
• Application Fee	\$5
• Late Fee	\$25 after 25 day grace period
• Rush Delivery Service	\$40