



Fee Schedule

Effective as of 9/01/2019

SHARE (SAVINGS) ACCOUNTS

History on Account.....	\$5.00
Statement Copies (per statement)	5.00
Inactive Accounts (per month)	10.00
(on balances under \$500 and no activity for 12 months)	
Member Deposited Returned Checks	35.00
Account Closing Fee	25.00
(If account is closed within 6 months)	
Copies of Credit Union Depository Check	5.00
Reissue and/or Cancelled Credit Union Check	5.00
Credit Union Check (Payable to 3rd Party)	5.00
Below Minimum Balance Fee (Account Below \$5.00)	5.00

SHARE DRAFT (CHECKING) ACCOUNTS

Returned Draft – NSF (each)	\$35.00
Returned Draft – Uncollected (UCF) (each)	35.00
Stop Payment (range of drafts)	25.00
Cancellation of Stop Payment	5.00
Statement Copies (per statement)	5.00
Automatic Overdraft	5.00
Copies of Drafts.....	5.00
History on Account.....	5.00
Returned Check Card Transaction NSF.....	35.00
Lost or Stolen Check Card	10.00
Courtesy Pay	35.00
Visa Debit Card POS – Courtesy Pay.....	35.00
ID Theft Fee (per month).....	1.50

LOANS

Late Charge – Delinquent Loan.....	\$20.00
Returned Checks for Loan Payment	35.00
Subordination On Home Loans.....	250.00

ATM/VISA DEBIT CARDS

Transaction Charge*	
(first 3 per calendar month)	No charge
(thereafter per transaction)	\$1.00
Inquiries	0.50
Point of Sale (P.O.S.).....	No charge
Lost (or Stolen) Card	10.00
Damaged Card (visible damage vs. malfunctioning card)	5.00
PIN Reissue.....	3.00
Visa Rush Fee	15.00
Foreign Transaction Fee	2% of transaction

*No transaction fees assessed at Credit Union-owned ATMs

VISA CREDIT CARDS

VISA Classic Annual Fee.....	No charge
VISA Gold Annual Fee	No charge

VISA Platinum Annual Fee	No charge
Return Payment Fee.....	Up to \$35.00
Lost or Stolen Cards	10.00
Copy of Merchant Slips (Except in fraud situations)	7.50
Late Payment.....	Up to 30.00
Copy of Statement	5.00
Foreign Transaction Fee	2% of transaction
PIN Reissue	3.00
Visa Rush Fee.....	15.00

ACH

ACH Return - NSF	\$35.00
ACH Stop Payment	25.00
ACH Overdraft	5.00
ACH Courtesy Pay.....	35.00
ACH Origination Fee	7.95

WIRE TRANSFER OF FUNDS

Outgoing – U.S.A.....	\$25.00
Outgoing International.....	50.00
Incoming	No charge

FAX SERVICE

Local (per page).....	\$2.00
Domestic Out of Town (per page)	4.00
International (per page)	10.00

MISCELLANEOUS

Visa Gift Card	\$3.00
Travel Visa Card	3.95
Coin (Member)	4% of Transaction
Coin (Non-Member).....	8% of Transaction
Check Cashing (Non-Members)	5.00
Photocopies per page	\$0.25
Notary Service (per act, non-members)	10.00
Notary Service (per act, members).....	No charge
Research Fee (per hour or any part thereof)	25.00
Research Fee (per hour or any part thereof, for non-members).....	50.00
Account(s) Certification Letter	5.00
Bill Payer	No Charge
Bill Payer - NSF	35.00
Bill Payer Courtesy Pay	35.00
Bill Payer Check Copy	5.00
Bill Payment Stop Payment	25.00
Bill Payment Incorrect Bad Address	25.00
IRA Transfer to Another Financial Institution	25.00
Mobile Banking	No Charge
SMS Texting.....	No Charge**
Garnishment/Levy	75.00
Returned Statement Mail (incorrect address).....	3.00

** A fee may be charged for text messages by cell phone service provider.

Please note, the highlighted fees are those that have changed.

