



Product & Service Fees

Effective 1/1/2014

Product/Service	Fee
ATM-Empty Envelope Fee	\$10.00
Account Activity Printout	\$2.00 / page
Account Research	\$25.00 / hour
Account Verification Fee	\$10.00
ATM - Balance Inquiry	Free
ATM Deposit Adjustment Fee	\$5.00
Bill Pay-Online Return Fee	\$30.00
Branch Telephone Transfer Fee	\$3.00
Cashed Check Fee	1% of check amount or \$5.00, whichever is greater
Closure By Mail	\$10.00
Check Copy	\$2.50
Counter Checks	3 / \$5.00
Check/Cashier's Check	Cashiers Checks Payable to Member-Free; Other Payee \$5.00
Early Closure fee	If an account is closed within 90 Days of opening, the member does not get their \$25 returned.
XMas Club Early Closure Fee	\$10.00
Escheat Letter	\$2.00
Fax Service	\$2.00 per page
First order of all U.S. Checks	FREE
Garnishment/Levy/Subpoena	\$25.00 minimum per request
Inactive Account Fee	\$5.00 monthly (Accounts with balances of less than \$200 after 12 months of no activity)
Initial Membership Fee	\$5.00
IRA Transfer Out Fee	\$20.00
Incoming Wires	\$10.00
Lien Satisfied	\$10.00
Mortgage Loan Application Fee	Call Credit Union Representative
Notary Service	FREE
NSF ATM/Point-of-Sale/Debit Card Purchase	\$30.00 per item
NSF-Paid (Courtesy Payment)	\$30.00 per item
NSF-Unpaid	\$30.00 per item
Outgoing Wires-Domestic	\$20.00 per wire
Outgoing Wires-International	\$40.00 per wire
Overdraft Transfer Fee	\$5.00 each occurrence
Payday Loan Fee	\$45 for 2 weeks or \$75 for 4 weeks
Returned Check Fee (Share deposit or loan pmt)	\$30.00 per item
Returned Mail Fee	\$5.00 per item marked "address corrected"
Re-open an Account within 90 days	\$25.00 plus par
Savings Withdrawal Fee	3 FREE per month, \$2.50 each additional
Statement Copy	\$2.50 each
Stop Payment	\$15.00 per item
Subordination Fee	\$75.00
MC Check Card - non CO-OP ATM	FREE
MC Check Card (Debit Card) Point-of-Sale	FREE
Master Card (MC) Check Card (Debit Card) Signed Transaction (Easy... No PIN, No Fee)	FREE
MC Check Card ATM Transactions	FREE at all CO-OP ATMs
Verification of Deposit Fee	\$10.00
Visa Credit Over-The- Limit Coverage	You can "opt in" for over-the-credit-limit coverage. The fee is a flat \$10.00 per billing cycle if you go over your limit.
MC Credit/Check Card replacement Fee	\$10.00 per request
VISA Draft Copy Fee	\$10.00
VISA/MC Check Card Pin Reissue	\$5.00
VISA/MC Check Card Foreign Transaction	Fee charged by vendor passed to member
Expedited fee for ATM/Debit and Visa Credit Card orders	\$25.00