



Fee Schedule Effective 8/1/2020

ALL SERVICES

Below PAR Value in Savings Account (Less than \$25)	\$5.00 per quarter
Incoming Wire Transfer	Below \$100-\$1.00 \$101-\$999-\$3.00 \$1000 and over \$5.00
Outgoing Wire Transfer	\$29.00 per transfer
Excessive Share Withdrawals (Savings)	\$5.00 per withdrawal after 3 per quarter
Visa Gift Cards	\$2.00 each
Money Orders	\$1.00 each
Notary Fee	\$2.00 per item for non-members (Free for members)
IRA Annual Fee	\$10.00
Legal Process	\$29.00
Research Time	\$25.00 per hour
Return Item fee	\$29.00 per item
Member Privilege fee	\$29.00 per item
Dormant Account Fee	\$5.00 per month
Credit Union Official Corporate Check	\$1.50 per check
Statement Copy	\$1.00 per page
Returned Mail	\$5.00 per occurrence
Closing fee (if closed within 180 days of opening)	\$25.00
Debit Card Checking Accounts	\$3.00 per month
Reoccurring entries (official checks mailed out)	\$3.00 per item
Excessive Vacation Club Withdrawals	\$5.00 per item (no more than 3 per quarter)
Holiday Club Withdrawals	\$5.00 per withdrawal

SHARE DRAFT SERVICES

Share Draft Monthly Fee (if balance falls below \$500)	\$5.00 per month (Senior Saver accts-fee is waived)
Return Item fee	\$29.00 per item
Member Privilege fee	\$29.00 per item
Copy of Share Draft (check)	\$3.00 per check
Electronic Transfer	\$1.00 per transaction
Stop Payment-Share Draft or ACH	\$29.00 per item
Check printing fee	Varies per item
Replacement fee for Debit/ATM Cards	\$10.00 per card
Pin Replacement fee for Debit/ATM Cards	\$2.00 per pin
ATM transaction fee	\$1.00 per item (Savings account will receive 4 transactions (ATM/POS) free per month.)

LOAN FEES

Skip-a-Payment Fee	\$30.00 each
Noting of Lien	Cost

OTHER INFORMATION:

We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.