

**FEE SCHEDULE**  
*effective 3/23/17*

Service Fees are charged under certain circumstances to help offset the unusually high expense of offering specific services. The application of these fees allows the credit union to shift these expenses to the specific members using the services in order to avoid charging all members a portion of all expenses incurred (in the way of lower dividend rates and higher loan rates) to pay for services they don't use or benefit from.

Feel free to visit with a Member Service Representative to explore ways you may avoid or reduce your fee expense at the credit union. We will be happy to help you!

**SERVICE FEE SCHEDULE**

(\*) indicates FREE or discounted through Member Relationship Program

Check Cashing Fee*	\$5.00
Statement Printouts	\$5.00 / per statement
Check Copy	\$5.00
Stop Payment	\$24.00
Non-Sufficient Funds	\$24.00
Checking Overdraft Protection Transfer	\$5.00
Checking Plus Account (below minimum)	\$7.50 / month
Deposit Return Item	\$24.00
Dormant Account – 12 months inactive	\$5.00 / quarter
Excessive Regular Share Withdrawal (after 2 per month)	\$5.00
Money Market Account (below minimum)	\$7.50 / month
ATM or Debit Card Withdrawal Foreign*	\$1.00
ATM or Debit Card Inquiry or Transfer Foreign*	\$1.00
ATM or Debit Card Replacement	\$5.00
ATM or Debit Card Replacement PIN	\$5.00
Returned Mail (bad or no address)	\$5.00
Reopened Account	\$10.00
IRA Closure (prior to 59 ½ years of age)	\$35.00
Research or Statement Reconciliation	\$20.00 / hour
Electronic Funds Transfer Handling	\$5.00 / per request
Western Union Sent	\$15.00
Wire Transfer Sent*	\$15.00
Wire Transfer Received*	\$5.00
Money Order*	\$3.00
Cashier's Check*	\$3.00
Club Account Premature Withdrawals	\$15.00
Internet Branch Home Banking Enrollment	\$5.00
Paylt Bill Payment*	\$4.00 / month
Paylt Bill Payment Research	\$20.00 / item
Garnishment & Levies	\$50.00
Essential Relationship*	\$2.00 / month
Shared Branch Transaction*	\$3.00