

## FEE SCHEDULE

*Effective February 1, 2025*

Shares	
Account Maintenance ( <i>Monthly</i> ) <i>(Free with \$200 aggregate savings, checking, loan, mortgage or VISA)</i>	\$5.00
Checking/Share Draft ( <i>Monthly</i> ) <i>(Free with direct deposit, loan, mortgage or VISA or \$500 average daily balance)</i>	\$5.00
Opportunity Checking	\$15.00
Return Mail Fee	\$15.00
Close Account Fee <i>(within 6 months of opening)</i>	\$15.00
Reopen Account <i>(Within 6 months of closing)</i>	\$20.00
Escheat Account	\$75.00
Christmas Club Withdrawal <i>First withdrawal is free</i>	\$15.00
Dormant Fee ( <i>Monthly</i> ) <i>(After 12 months of inactivity)</i>	\$6.00
Money Market ( <i>Monthly</i> ) <i>(if below minimum balance)</i>	\$5.00
Account/Loan number change <i>(per member request)</i>	\$60.00
NSF/ODP/Stop Payment	
Non-Sufficient Funds (NSF)	\$31.00
Overdraft Transfer	\$5.00
Stop Payment (Check or ACH)	\$31.00
Return Deposit Item	\$31.00
Advantage Pay Transfer	\$31.00
Loans	
Skip A Pay <i>Available year round. Restrictions apply.</i>  <i>There may be other fees which govern an account or loan that are indicated on a separate disclosure.</i>	\$25.00

Services	
Check Cashing <i>Free with \$200 aggregate savings</i>	\$5.00
Check Copies <i>Free online</i>	\$5.00
Account History ( <i>per page</i> ) <i>Available at no charge online</i>	\$1.00
Paper Statement	\$5.00
E-Statements	Free
Statement Copy <i>Available at no charge online</i>	\$5.00
Telephone Transfer <i>By credit union staff</i>	\$5.00
Check Orders <i>Varies by style</i>	At Cost
Account Research/Reconciliation <i>(Hourly rate)</i>	\$30.00
Garnishment/Levy Processing	\$100.00
CU Advantage Corporate Check	\$5.00
Corporate Check Stop	\$31.00
Corporate Check Reissue	\$31.00
Money Orders	\$2.00
Local Fax	\$2.00
Non-Local Fax	\$5.00
Copies ( <i>per page</i> )	\$1.00
Verification of Deposit	\$20.00
Notary Services	Free
Non-Member Fee	\$10.00
Subordination Agreement	\$200.00



Electronic Services/ Funds Transfer	
Online Account Access <i>(NetBranch)</i>	Free
Mobile Banking	Free
Personal Audio Teller (PAT)	Free
Online Bill Pay <i>If not used every 28 days</i>	Free \$5.00
Wire Transfers <i>All Incoming Wires</i>	\$10.00
<i>Domestic Wires (Outgoing)</i>	\$25.00
<i>Foreign Wires (Outgoing)</i>	\$40.00
Manual Posting Fee <i>(ACH and Checks)</i>	\$15.00
Cards/Shared Branching	
Everyday Spend Card	\$10.00
Debit Card	Free
ATM Transactions <i>(6 free withdrawals each month)</i>	\$2.00
Debit PIN Replacement	\$10.00
Debit Card Replacement	\$10.00
Debit Card Express Mailing	\$50.00
VISA Card Replacement	\$10.00
VISA Card Express Mailing	\$50.00
VISA Late Fee	\$25.00
VISA Gift Card	\$5.00
Service Center Transaction <i>(Fee waived for loan payments)</i>	\$5.00