

Schedule of Fees and Charges

Checking Account Fees Amount

Overdraft Fee	<u>Amount</u> \$30.00 per item
NSF Fee/Returned Item Fee	\$30.00 per item
Automatic Transfer Fee	\$5.00 per transfer
Stop Payment Fee	\$20.00 per request
Replacement Debit Card Fee	\$5.00 per card
Check Printing Fee	Prices will vary depending upon style ordered.

Online Banking

Bill Pay Services

Additional a la carte bill pay services

Charitable Donations	\$1.99
Gift Pay	\$2.99
Written Correspondence to "Payee"	\$10.00 per item
Proof of Payment Not Necessitated by a Dispute	\$10.00 per item
Payments Returned Due to Member Error	\$5.00
Express Mail Correspondence	\$30.00

ATM Terminal Fees

ATM/Debit Card – Credit Union Owned	<u>Amount</u> None
ATM/Debit Card – MoneyPass Network	None
ATM/Debit Card Foreign Terminal Fees	\$0.50 per withdrawal and \$1.00 per deposit.

Share Account Fees

Dormant Account Fee	<u>Amount</u> \$5.00 per month after two (2) years of inactivity and the account balance is less than \$500.00.
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Other Service Fees

Fee for Closing Account	<u>Amount</u> \$25.00 within 180 days of opening
Foreign Check Collection (Including foreign checks payable in US Dollars)	Outside financial institution fees will apply
Wire Transfer Fee (Outgoing Domestic)	\$20.00 per transfer
Wire Transfer Fee (Outgoing International)	\$30.00 per transfer
Cashier's Check Payable to a Third Party	\$5.00 per check
Account Reconciliation	\$15.00 per hour - \$15.00 minimum
Account Research	\$15.00 per hour - \$15.00 minimum
Returned Mail	\$5.00 per item
Returned Deposited Item Fee	\$10.00 per item
Legal Process Fee	\$10.00 per incident
Photocopy Fee	\$1.50 per copy