

FEE SCHEDULE

OTHER SERVICE FEES

Membership \$5.00

REGULAR SAVINGS and ACCESS SAVINGS ACCOUNT FEES

Excessive Withdrawal/Transfer \$5.00/Withdrawal/Transfer in excess of 6 per calendar month

Monthly Fee \$2.00/Month if minimum daily balance is below \$100.00

MONEY MARKET ACCOUNT FEES

Excessive Withdrawal/Transfer \$5.00/Withdrawal/Transfer in excess of 6 per calendar month

CHECKING ACCOUNT FEES

ATM Overdraft \$30.00/Item

Community Checking Monthly Fee \$7.00/Month if minimum aggregate loan balance is not met and has e-Statements

\$8.00/Month if minimum aggregate loan balance is not met and no e-Statements

Eco Checking Monthly Fee \$2.00/Month if minimum aggregate loan balance is not met

Per Check Fee \$2.00

Second Chance Checking Monthly Fee \$10.00/Month if minimum daily balance is not met

NSF \$30.00/Item

Overdraft Protection Transfers \$5.00/Item

VISA FEES

Balance Transfer Fee \$0

Cash Advance Fee \$2.00 or 2.00% of the amount of each cash advance, whichever is greater

Foreign Transaction Fee 2.00% of transaction in US dollars

Late Payment Fee \$10.00

Returned Payment Fee \$15.00

Account Research \$25.00/Hour \$25.00 Minimum

ACH Overdraft \$30.00

Annual IRA Maintenance \$25.00/ plan

ATM Deposit Adjustment \$5.00

Redeposit Item \$15.00

Verification of Deposit \$10.00

Monthly Bad Address \$3.00

Cash Advance \$5.00

Cashier's Check \$5.00/ Check

Coin or Cash Order from Business \$25.00/ Order

Collection Item \$15.00

Consumer Loan Refinance \$50.00

Courtesy Pay \$25.00

Debit/ATM/Credit Card Invalid Dispute \$15.00

Debit/ATM/Credit Replacement Card \$10.00

Debit Card Foreign Transaction Fee 2.00% of transaction in US dollars

Rush Card Fee \$25.00

Visa/Debit Card PIN Reissue \$2.00

Escheatment Notice \$2.00

Monthly High Risk Account Fee \$250.00

Institution to Institution Transfer (online) \$3.00

Foreign ATM Withdrawal (Non-CO-OP) \$2.00

Foreign Item Collection \$50.00

Monthly Inactive Account Fee \$5.00

Levy/Legal Process \$100.00

Loan Extension Fee \$25.00/ Month extended

Loan Payment by Phone \$10.00

Membership Closure \$10.00 within 90 days

Money Order \$3.00/ Money Order

Money Order Lost or Stolen \$10.00 to Travelers' Express

Non-Member Check Cashing Fee \$5.00/ Item

Photocopy \$0.25/Copy

Retrieval and copy of paid check \$5.00/Item

Statement Copy \$5.00/Copy

Returned Item \$15.00/Item

Returned Item causing an overdraft \$20.00/Item

Return mail processing \$5.00

Rolled Coin Processing \$0.10/Roll after 10 rolls

Skip A Payment \$25.00/Request

Stop Payment \$20.00/Request

Stop Payment (ACH) \$20.00/Request

Temporary Checks \$4.00/ Page

Wire Transfer (Incoming) \$10.00/Transfer

Wire Transfer (Outgoing) \$35.00/Transfer

Wire Transfer (Outgoing/Foreign) \$50.00/Transfer

Effective May 1, 2017



If you have any questions about rates or fee information on your accounts, please call the Credit Union at (831) 425-7708.