

SHARE ACCOUNT CHARGES

Money Market Minimum Balance	\$10.00/Month if minimum balance not maintained
Money Market Withdrawals	\$5.00 for every money market withdrawal after 6 per month
Monthly Inactivity	\$10.00/Month if Share account has no activity in a 1 year period with a balance under \$300.00 and no other Credit Union services (excluding minor accounts under the age of 18)
Early Account Closure (6 months or less after opening)	\$10.00
Account Activation Fee	\$15.00 (Will be charged to reopen acct., w/in 6 mo. of closing date)

ELECTRONIC FUNDS TRANSFER FEES

Non-proprietary ATM Withdrawal/ Transfer	\$5.00/After the 4 free**
Return Item	\$35.00/ATM or ACH Item
Foreign Transaction Fee-ISA	2%
Express Card Delivery Fee	\$50.00
Replacement Card	\$15.00
Wire Transfer - Incoming	\$15.00/Transfer
Wire Transfer - Outgoing	\$35.00/Transfer
Wire Transfer - Foreign Outgoing	\$70.00/Transfer

* Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.

**4 Non-proprietary ATM Withdrawals per Month Without a Charge.

CHECKING ACCOUNT CHARGES

Overdraft*	\$35.00/Item
Return Item	\$35.00/Item (Max. \$175.00 per day)
Stop Payment Personal Checking	\$35.00/check (over the counter or by phone) \$25.00/check (self-initiated online)
Stop Payment Bill Pay	\$35.00
EZ Checking Fee	\$4.95 if standard features are not chosen. Standard features: Debit Card, Access*Online, eStatements
Check Printing	Prices may vary depending upon style
Debit Card Inactivity Fee	After 12 months of non-use; \$1.00 per month, for every 30 days of inactivity
Copy of Check	\$5.00/Check
Check Cashing	2% or \$10.00/Check which ever is greater. (Applies to all Non-members as well as members with no additional services and no matching funds)

LOAN RELATED FEES

Propay Online Loan Pmt	\$5.95 by eCheck or Debit Card
Propay Online Ret. Pmt. Fee	\$35.00
Replacement Lien Release	\$25.00/Release
Mortgage Satisfaction	\$50.00/Satisfaction
Mortgage Subordination	\$200.00
Loan Late Fee	\$25.00 or 5% (whichever is greater)
Loan Rewrite/Loan Ext.	\$100.00/Extension
Loan Rate Step Down Fee	\$100.00/Loan (one time per term of loan)
Loan Coupon Book	\$20.00
Skip a Payment	\$60 each
Unperfected Title Fee	\$35.00/Month
Return Loan Payment Fee	\$35.00

VISA RELATED FEES

Visa Cash Advance	2% or \$10.00/Advancement (whichever is greater)
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ACCOUNT FEES

Account Reconciliation	\$30.00/hr., 1 hr. minimum
Account Research	\$30.00/hr., plus retrieval fees. 1 hr., minimum
Statement Copy	\$5.00/Statement
Deposited Item Return	\$8.00/Item
History Printout	\$2.00/Page
Verification of Deposit	\$10.00/Verification
Telephone Transfer	\$2.00/Transfer
Canadian Check Deposit	\$25.00
Money Order	\$4.00/Money Order
Cashier's Checks	\$6.00/Check
Stop Pay Cashier's Checks	\$35.00
Trust Account Set Up	\$20.00

MISCELLANEOUS FEES

Coin Currency Order Fee	\$0.25/Coin roll \$0.50/Currency Strap
Fax/Photocopy Service	\$2.00/Page
Incorrect Address/Return Mail	\$15.00/Returned Stmt.
Levy/Garnishments	\$75.00
1098/1099 Copies	\$10.00
CPI Processing Fee	\$35.00
Mail Receipt Fee	\$2.00
Escheatment Processing Fee	\$100.00
Collection Processing Fee	\$35.00