

CONSUMER (PERSONAL) ACCOUNT FEE SCHEDULE

Effective Date: 3/19/2012

Credit Union Membership

Membership Share	\$5 par value, one (1) share is required to open and maintain an account
Account Closure	\$10 if closed within six (6) months of opening account

Primary Share Accounts

Monthly Maintenance	\$2.50 per month, if minimum balance not maintained**
Negative Share	\$50 to reopen account if closed due to negative shares

**For the Primary Share Account, you must have an actual balance of \$50 in your Primary Share Account on the last day of the dividend period, or have a Primary Share account as well as one or more additional accounts (may include IRA, 457 Deferred Compensation, Special Purpose, Passport Money Market Deposit, checking, or loan accounts).

Checking Accounts

Returned Checks and ACH	\$30 per item
Inactivity Fee	\$2.50 per month if no activity within twelve (12) months
Check Printing	Prices vary depending upon style
Temporary Checks	\$3 per pack
Payment of Invalid MICR Checks	\$15 per check

Fresh Start Checking Accounts

Monthly Maintenance	\$10 per month
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Other Services (applicable to all accounts)

Coin Machine (available at select branches)	3%+ No Fee for Youth Account deposits
Returned ACH	\$30 per item
Balance Inquiry/ Transaction Information	\$3 per call
Stop Payment	\$35 per in-branch request; \$25 per request through Info 24/Online Banking
Check Copy -Through Online Banking	\$2 per copy FREE
Bad Address / Returned Statement Notice	\$5 per notice
Excessive Transfer	\$10 per transfer (Related to Regulation D limitations)
Account Reconciliation/ Research	\$25 per hour (1 hour minimum)
Statement Copy -Through Online Banking	\$5 each FREE
Domestic Wire Transfer	\$15 per outgoing transfer No Cost for incoming transfers
International Wire Transfer	\$35 per outgoing transfer No Cost for incoming transfers
Cashier's Check	\$5 per check
Account History (current month) -Through Online Banking	\$3 per page FREE
Check Cashing	\$5 per check cashed, with less than \$100 in account or no loan
Stop Payment on Cashier's Check	\$35 per check

Exchange Member Check with Cashier's Check	\$5 per check
Dormant Account	\$5 if no activity within past 24 months. (Member nineteen (19) or older)
Reopen Account	\$25 if reopened within twelve (12) months of closing account
Foreign Item Collection	\$30 per item
Other items sent for Collection	Cost
Legal Processing (Garnishment, Levy, Summons)	Cost and Processing
Empty Envelope	\$30 per envelope
Photocopy	\$0.25 per copy
Fax (non-credit union business)	\$2 per page
Overdraft Transfer	\$2 per transfer
Return Item	\$30 per item for checks drawn from member (to me/from me)
Return Item	\$10 per item for checks drawn from another individual
Copy of Credit Union Cashier's Check	\$2 per copy

ATM Card/Check Card/Prepaid Card Services

Gift Card Issuance	\$2.75 each
Reloadable Card Issuance	\$7.75 each
Additional Reloads	\$2 each
Card Replacement	\$10 per card (ATM/VISA Check Card/ Reloadable Card)
Rush Order	\$35 per request (ATM/VISA Check Card/Reloadable Card)
Card Shipped to Alternate Address	\$20 per request (ATM Card)

Safe Deposit Boxes

Size	Annual Fee
3x5	\$30
5x5	\$35
3x10	\$45
5x10	\$55
10x10	\$70

Lock Drilling/Duplicate Key	\$115
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Overdraft Privilege (applicable to all qualifying accounts)

Paid OD Privilege	\$30 per item
Check, in-person withdrawal, ATM withdrawal or other electronic means.	
Collection Processing	\$15 per account

IRAs

Account Closure	\$10 if closed within twelve (12) months of opening the account
Rollover or Transfer to another Institution	\$10 per Rollover/Transfer

Non-Member

Check Cashing (non-member)	\$5 per check
Non-Member Foreign ATM Fee	\$3
Coin Machine (available at select branches)	7%

The rates appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Account Fee Schedule. If you have any questions or require current rate and information on your accounts, please call the Credit Union. + Reflects a fee change