



Schedule of Fees and Charges

Effective: 2-1-2024

Checking/Savings Accounts

Non-Sufficient Funds Fee (Share Drafts, ACH & Debit Card Transactions).....	\$28.00 per item
Paid Non-Sufficient Funds Item Fee.....	\$28.00 per item
Stop Payment (Checking Account, ACH & Cashier's Checks).....	\$28.00 per item
Returned Deposit Item Fee.....	\$5.00 per item
E-ssential Fee Waived with eStatements or Direct Deposit.....	\$2.00 per month
Prime Club Checking.....	\$5.95 per month
Prime Club Checking Plus Monthly Minimum Balance Fee.....	\$7.95 per month
Peace of Mind Plus.....	\$5.00 per month
Reconcile Fee (After First 30 Minutes).....	\$25.00 per hour
Research Account.....	\$25.00 per hour
Account History Printout Fee.....	\$1.00 per page
Christmas Club Early Withdrawal Fee.....	\$5.00 per withdraw
Early Closure Fee (Within First 90 Days).....	\$15.00
Dormant Account Fee (12 Months Inactivity).....	\$15.00 per month
Check Copy Fee.....	\$1.00 per item
Statement Copy Fee.....	\$1.00 per page
Overdraft Transfer Fee.....	\$2.00 per transfer
Minimum Balance Fee.....	\$20.00 per month
Health Savings Account (HSA) Fee Waived with eStatements.....	\$2.00 per month
Paper Statements (17 and younger no cost, 65 and older no cost).....	\$2.00 per statement

ATM/Debit Card

Credit Union Owned ATM Transaction Fee (First 15 per Month Free).....	\$2.00 per transaction
Non-Credit Union Owned ATM Transaction Fee (First Four per Month Free).....	\$2.00 per transaction
Foreign Card Holders using our ATM's.....	\$3.00 per transaction
Card Replacement Fee (Six to Nine Business Days).....	\$6.00 per card
Debit Card Replacement Fee (Instant Issue or Next Day) <i>Not Available for HSA</i>	\$15.00 per card
ATM Card Replacement Fee (Instant Issue or Next Day).....	\$10.00 per card
PIN Replacement Fee Mailer.....	\$3.00 per PIN

Safety Deposit Box

10 x 10 Box.....	\$65.00 per year
5 x 10 Box.....	\$45.00 per year
3 x 10 Box.....	\$35.00 per year
5 x 5 Box.....	\$30.00 per year
3 x 5 Box.....	\$25.00 per year
Safe Deposit Box Key Replacement.....	\$20.00 per key
Safe Deposit Box Drilling Fee.....	\$165.00
Late Payment Fee (After 30 Days).....	\$15.00 per month

Wire Transfer

Outgoing International Wire.....	\$50.00 per wire
Outgoing Domestic Wire.....	\$20.00 per wire
Incoming Wire Transfer.....	\$10.00 per wire

Other Services

Cashier's Check Fee.....	\$3.00 per item
Money Order Fee (\$1,000 Maximum).....	\$3.00 per item
Counter Check Fee; Three Pages (Four Checks per Page).....	\$5.00
Each Additional Page (Four Checks per Page).....	\$2.00 per page
Forwarded Mail Fee.....	\$5.00 per item
Bad Address Fee.....	\$5.00 per item
Loose Coin Counting Fee.....	5% of coin total
Check Cashing Fee (Single Service Account with Balance less than \$100.00).....	\$5.00
Non-Member On-Us Check Cashing Fee.....	\$5.00
Notary Fee (Member & Non-Member, free for Prime Club).....	\$5.00
Car Fax (free with Prime Club).....	\$15.00
ACH Rejection/Correction Fee.....	\$5.00 per occurrence
ACH Return Loan Payment Fee.....	\$5.00
IRA Premature Withdraw Fee.....	\$5.00

Visa Prepaid Travel/Money Card

Travel Card Load Fee.....	\$9.95
Reload Fee.....	\$3.00 per card

Visa Prepaid Gift Card

Gift Card Load Fee.....	\$3.00 per card
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Visa Reloadable Debit Card

Reloadable Card.....	\$4.95 per card
Reload Fee.....	\$3.00 per card