

FEE SCHEDULE CHANGES

Effective August 15, 2019

Savings Account Fees (Share Account)

- Money Market Minimum Balance fee \$10.00 per month if the minimum balance is not maintained.
- Money Market Excessive Withdrawal fee \$10.00
- Christmas Savings Early Closure / Early Withdrawal fee..... \$10.00
- Vacation Savings Early Closure / Early Withdrawal fee \$10.00
- Account Closure fee (Within 90 Days of Opening)..... \$10.00 or balance of account, whichever is less.
- Overdraft Transfer fee \$5.00 per occurrence after three (3) free transfers per month.

Checking Account Fees (Share Draft Account)

- Returned Item / Deposited Returned Item fee..... \$20.00 per item.
- Stop Payment fee, including Bill Payer \$25.00 per request.
- Better Choice Checking Account Monthly fee..... \$4.99 per month.

Non-Sufficient Funds (NSF) / Overdraft Fees

- Check/ACH/Other Items including Check Card causing NSF fee..... \$30.00 per item.
- Overdraft fee \$30.00 per item.

Other Service Fees (applicable to all accounts)

- Statement Reprint fee \$5.00 (free if printed by member thru home banking).
- Check Copy fee \$5.00 (free if printed by member thru home banking).
- Statement and Account Reconciliation fee..... \$20.00 per hour, \$10.00 minimum charge.
- Domestic Wire Transfer fee..... \$20.00 per transfer.
- International Wire Transfer fee \$40.00 per transfer.
- Incoming Wire Transfer fee..... \$5.00 per transfer.
- Foreign Check Conversion fee \$5.00 per item.
- Dormant Account fee..... \$10.00 quarterly (if no account activity for 12 months).
- Bad Address fee \$5.00 per month.
- Official Credit Union Check fee..... \$5.00 per check.
- IRS Levy fee \$100.00 per occurrence.
- Garnishment fee \$100.00 per occurrence.
- Writ of Execution fee \$100.00 per occurrence.
- Over-the-Phone Loan Payment with Credit Card fee \$10.00 per occurrence.
- Subordination Agreement fee \$300.00
- Loan Payment Extension fee \$30.00 per occurrence.
- Better Choice Loan Application fee..... \$20.00
- Coin Machine (NON-MEMBER use) 10% of total coin value

VISA® Check / Credit Card

- Replacement VISA® Check Card fee \$10.00 per card after one (1) free replacement card.
- Reactivation VISA® Check Card fee \$35.00 per occurrence.
- Dormant VISA® Check Card fee..... \$1.50 monthly (if no ATM, PIN or signature point of sale activity for three (3) months).
- VISA® Credit Card Late Payment fee..... Up to \$38.00.
- VISA® Credit Card Returned Payment fee..... Up to \$38.00.
- VISA® Foreign Transaction fee ~~Up to 3.0%~~ **Up to 3.0%** ~~1.0%~~ of each **foreign** transaction **amount** in U.S. dollars if **currency conversion is required**.
~~0.8%~~ of each transaction in U.S. dollars if **currency conversion is not required**.
- VISA® Check / Credit Card Rush Fee \$35.00 per occurrence.

Credit Union Membership

- Membership Share \$5.00 par value.
- Uniform Member fee..... \$1.00



SEE OTHER SIDE

Business Product Fees

- Business Checking Account Excess Transaction fee..... \$0.25 excess item fee per item for checks paid and checks deposited if average daily balance falls below the Investment Amount tiers.

Investment Amount	Items Allowed
\$0 - \$2,499	100
\$2,500 - \$9,999	150
\$10,000 - \$49,999	200
\$50,000 and above	500

- Non-Profit Checking Account Excess Transaction fee..... \$0.25 excess item fee per item for checks paid and checks deposited if average daily balance falls below the Investment Amount tiers.

Investment Amount	Items Allowed
\$0 - \$2,499	200
\$2,500 - \$9,999	300
\$10,000 - \$49,999	400
\$50,000 and above	500

