

# FEE SCHEDULE CHANGES

Effective August 15, 2021

## 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)

- 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 **presentation\***.
- Overdraft fee ..... \$30.00 per item **presentation\***.

## Other Service Fees (applicable to all accounts)

- ~~Returned Item~~ / **Cashed**/Deposited Returned Item fee..... \$20.00 per item.
- 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/**Research** 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.
- **Loan Skip-A-Pay fee** ..... **\$30.00 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% of each foreign transaction amount.
- VISA® Check / Credit Card Rush Fee ..... \$35.00 per occurrence.
- **Over-the-Phone Credit Card Payment Fee** ..... **\$5.00 per occurrence.**  
(paid by ACH, check, or other credit card through 24x7 Cardholder Services)

## 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

\*Fee is charged for each presentment or submission. You will be charged an NSF fee when the Credit Union returns or rejects transactions against your account that would exceed your available balance. A transaction that you have authorized (for example, a check or an ACH debit) may be presented or submitted to the Credit Union multiple times and you could be charged multiple NSF fees if the credit union returns or rejects the transaction multiple times. Additionally, you could be charged an Overdraft fee (in addition to a prior NSF fee) if there is a subsequent presentment or submission that the Credit Union pays when your available balance is insufficient to cover the transaction.

**Waiver:** We may waive, in our sole discretion, any fee, charge, term, or condition set forth herein, on a one-time basis or for any period or duration, without changing the terms of any agreement or your obligation to be bound thereby, and we are not obligated to provide similar waivers in the future or waive our rights to enforce any terms set forth herein.

