



FEES AND CHARGES EFFECTIVE AUGUST 1, 2017

Fees and charges may change at any time. You will be notified of such changes as required by law.

CREDIT UNION MEMBERSHIP

| | |
|----------------------------|---------|
| Membership Application Fee | \$5.00 |
| Initial Membership Deposit | \$25.00 |

SHARE DRAFT CHECKING SERVICE CHARGE

Monthly Charges

| | |
|--|---------|
| Regular Checking | \$14.00 |
| Organization or Business Checking | \$25.00 |
| Silver Star Checking (for Members Over 55) | FREE |
| Student Checking | FREE |
| Free Checking (No Dividends) | FREE |
| VISA Debit Card (Annual Fee) | \$10.00 |

| | |
|--|---------|
| Reproduction/Copy Fee (per item) | \$3.00 |
| Account History Printout | \$5.00 |
| Statement Copies (each month) | \$7.00 |
| Notary Fee (non-members) | \$25.00 |
| Notary Fee (members) | \$15.00 |
| Below Minimum Balance (after 6 months) | \$10.00 |
| Dormant Account Fee (after 12 months)- monthly fee | \$10.00 |
| Holiday Club Early Withdrawal Fee | \$20.00 |
| Excessive Withdrawal Fee | \$7.00 |
| (After 2 withdrawals per month unless balance of \$500.00 is maintained) | |
| Teller Assisted Telephone Transactions or Withdrawals Mailed(if audio response is available) | \$1.00 |

SHARE DRAFT CHECKING ACCOUNT FEES

| | |
|---|---------|
| Non-sufficient Funds (Draft) Fee (per item) | \$32.00 |
| Draft Paid for Unavailable Funds (per item) | \$32.00 |
| Overdraft (each debit or draft paid) | \$32.00 |
| Line of Credit Overdraft (per transaction) | \$7.00 |
| Overdraft Transfer Fee (per transfer) | \$5.00 |
| Check Photocopy (per item) | \$5.00 |
| Check Photocopy - Researched (per item) | \$7.00 |
| Check Photocopy - Rush (faxed, per item) | \$7.00 |
| Check Printing - Varies ** | |

**Depends on design and quantity ordered.

Wire Transfers

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|---|---------|
| Federal Reserve/Corporate (outgoing/incoming) | \$25.00 |
| Western Union (outgoing/incoming) | \$30.00 |

Fax Fees

| | |
|------------------------------|--------|
| Incoming (per page) | \$2.00 |
| Outgoing (one to five pages) | \$8.00 |
| Each additional page | \$2.00 |

Collection of Domestic Items/Checks

| | |
|---------------------|---------|
| Incoming (per item) | \$32.00 |
| Outgoing (per item) | \$32.00 |

OTHER FEES AND CHARGES APPLICABLE TO

ALL ACCOUNTS

| | |
|--|----------|
| Corporate Check (per item) | \$7.00 |
| Money Orders (each) | \$3.50 |
| Returned Items (per item) | \$10.00 |
| (checks and other items returned unpaid) | |
| Non-sufficient Funds-Preauthorized | \$32.00 |
| Withdrawals (per item) | |
| Non-sufficient Funds Check Card | \$32.00 |
| Purchases (per item) | |
| Account Research Fee (per hour) | \$25.00 |
| Account Reconciliation Fee (per hour) | \$20.00 |
| Liens/Levies | \$100.00 |
| Stop Payment (per item) | \$32.00 |
| Check Cashing Fee (per item) | \$7.00 |
| Corporate Check Photocopy (per item) | \$5.00 |
| Coupon Books | \$10.00 |

Safe Deposit Box - Annual Fee

| | |
|-----------|-----------------|
| 3x5 | \$42.00 |
| 3x10 | \$52.00 |
| 5x10 | \$62.00 |
| 10x10 | \$72.00 |
| Lost Keys | \$25.00 per key |
| Drill Box | Going Rate |

ATM/DEBIT CARD FEES

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|---|---------|
| Non-sufficient funds ATM Withdrawals (per item) | \$32.00 |
| Card Replacement | \$7.00 |
| Cash Advance Fee Non-Member | \$15.00 |

RETURN MAIL

| | |
|-----------------------------------|---------|
| With New address from Post Office | \$10.00 |
| Without any forward Address | \$15.00 |