

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

Business Share Accounts

Inactive Share	\$5 per month, if no activity within 24 months
Negative Share	\$50 to reopen account if closed due to negative shares

All Business Checking Accounts

Check Printing	\$25 discount on first order
Mobile Deposits	Free
NSF Debit Card	\$34 per item ⁺
Returned Checks & ACH	\$34 per item ⁺
Stop Payment	\$35 per in-branch request; \$25 per request through Info 24 / Online Banking

Classic Business Checking

Excessive Item	50 allowed, \$0.25 per check over the allowance (Includes checks deposited & checks cleared)
Monthly Maintenance	\$5.95

Premier Business Checking (with interest)

Excessive Item	150 allowed, \$0.25 per check over the allowance (Includes checks deposited & checks cleared)
Monthly Maintenance	\$12.95 (Waived with avg. monthly balance of \$5,000 or more)

Connections Business Checking

Excessive Item	300 allowed, \$0.25 per check over the allowance (Includes checks deposited & checks cleared)
Monthly Maintenance	\$19.95 (Waived with combined avg. monthly balance of \$10,000 in other business shares, money market and CDs or \$50,000 business loan balance or 25 Debit card transactions per statement cycle)

Other Services (applicable to all accounts)

Account History	\$3 per page
-Through Online Banking	FREE
Account Research	\$25 per hour (1 hour minimum)
Bad Address/Returned Statement Notice	\$5 per notice
Cashier's Check	\$5 per check
Check Copy	\$2 per copy
-Through Online Banking	FREE
Copy of Credit Union Cashier's Check	\$2 per copy
Empty Envelope	\$30 per envelope
Escheatment (abandoned account processing)	\$60/account
Fax (non-credit union business)	\$2 per page
Foreign Item Collection	\$30 per item
Other Items Sent for Collection	Cost

Incoming Currency	\$1.50 per \$1,000 received (applied to cash over \$5,000 received) per transaction
Incoming/Outgoing Coin	\$0.10 per roll
Legal Processing (Garnishment, Levy, Summons)	Cost and Processing
Overdraft Transfer	\$2 per item
Photocopy	\$0.25 per copy
Reopen Account	\$25 if reopened within twelve (12) months of closing account
Return Item	\$34 per item for checks drawn from member (to me/from me) ⁺
Return Item	\$12 per item for checks drawn from another individual
Statement Copy	\$5 each
-Through Online Banking	FREE
Stop Payment on Cashier's Check	\$35 per check
Wire Transfer (Domestic)	\$25 Outgoing; \$10 Incoming
Wire Transfer (International)	\$45 Outgoing; \$10 Incoming

ATM Card/Debit Card/Credit Card/Prepaid Card Services

Card Replacement	\$10 per card
Card Shipped to Alternate Address	\$20 per request
Gift Card Issuance	\$2.75 each
Non-Member Foreign ATM Fee	\$3
Reloadable Card Issuance	\$7.75 each
Additional Reloads	\$2
Rush Order	\$35 per request

Safe Deposit Boxes

	Size	Annual Fee
	3x5	\$30
	5x5	\$35
	3x10	\$45
	5x10	\$55
	10x10	\$70
Escheatment (abandoned safe deposit box processing)		\$60/box
Safe Deposit Emergency Drilling		Cost
Lock Drilling or Duplicate Key		\$115

Online Banking

ACH Set Up Fee (one time)	\$50
ACH Monthly Fee	\$20
ACH Transaction Fee	\$10 per file
Wire Transfer (Domestic)	\$15

Overdraft Privilege (applicable to all qualifying accounts)

Collection Processing	\$15 per account
Paid OD Privilege by check, ATM withdrawal or other electronic means.	\$34 per item ⁺