

Credit Union Membership

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| 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 |

Primary Share Accounts

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

Checking Accounts

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| Check Printing | Prices vary depending upon style |
| Inactive Checking | \$5 per month if no activity within 24 months |
| Payment of Invalid MICR Checks | \$15 per check |
| Returned Checks & ACH | \$34 per item* |
| NSF Debit Card | \$34 per item* |
| Temporary Checks | \$3 per page |

Fresh Start Checking Accounts

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| Monthly Maintenance | \$10 per month |
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Other Services (applicable to all accounts)

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| Account History (current month) -Through Online Banking | \$3 per page FREE |
| Account Reconciliation/Research | \$25 per hour (1 hour minimum) |
| Bad Address / Returned Statement Notice | \$5 per notice |
| Cashier's Check | \$5 per check |
| Check Cashing | \$5 per check cashed, with less than \$100 in account or no loan |
| Check Copy -Through Online Banking | \$2 per copy FREE |
| Copy of Credit Union Cashier's Check | \$2 per copy |
| Escheatment (abandoned account processing) | \$60/account |
| Empty Envelope | \$30 per envelope |
| Excessive Transfer | \$10 per transfer (Related to Regulation D limitations) |
| Exchange Member Check with Cashier's Check | \$5 per check |
| Fax (non-credit union business) | \$2 per page |
| Foreign Item Collection Other items sent for Collection | \$30 per item Cost |
| Legal Processing (Garnishment, Levy, Summons) | Cost and Processing |
| Overdraft Transfer | \$2 per transfer |
| Photocopy | \$0.25 per copy |

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| 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 |
| Stop Payment | \$35 per in-branch request; \$25 per request through Info 24/Online Banking |
| Stop Payment on Cashier's Check | \$35 per check |
| Statement Copy -Through Online Banking | \$5 each FREE |
| Wire Transfer (Domestic) | \$20 outgoing; \$5 incoming |
| Wire Transfer (International) | Outgoing- not offered; \$5 incoming |

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

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| Card Replacement | \$10 per card |
| Card Shipped to Alternate Address | \$20 per request |
| Gift Card Issuance | \$2.75 each |
| Reloadable Card Issuance | \$7.75 each |
| Additional Reloads | \$2 each |
| 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 |
| Lock Drilling or Duplicate Key | | \$115 |
| Safe Deposit Emergency Drilling | | Cost |

Overdraft Privilege (applicable to all accounts)

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

IRAs

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| Account Closure | \$25 if closed within twelve (12) months of opening the account |
| Rollover or Transfer to another Institution | \$25 per Rollover/Transfer |

Non-Member

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| Non-Member Foreign ATM Fee | \$3 |
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