

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

Primary 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

Checking Accounts

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	\$33 per item
NSF Debit Card	\$33 per item
Temporary Checks	\$3 per pack

Fresh Start Checking Accounts

Monthly Maintenance	\$10 per month
---------------------	----------------

Other Services (applicable to all accounts)

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

Reopen Account	\$25 if reopened within twelve (12) months of closing account
Return Item	\$33 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

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

	<u>Size</u>	<u>Annual Fee</u>
	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

Other Services

QuickPay via Online Banking	\$1.50*
-----------------------------	---------

Overdraft Privilege (applicable to all accounts)

Collection Processing	\$15 per account
Paid OD Privilege Check, ATM withdrawal or other electronic means.	\$33 per item

IRAs

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

Coin Machine (available at select branches)	7%
Non-Member Foreign ATM Fee	\$3