

**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
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**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
Coin Machine (available at select branches)	3% No Fee for Youth Account deposits
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**

	<b>Size</b>	<b>Annual Fee</b>
	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)**

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

The rates appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Account Fee Schedule. If you have any questions or require current rate and information on your accounts, please call the Credit Union. \* Reflects a fee change