



Consumer Account Fee Schedule

Effective Date: 03/11/2020

Credit Union Membership

Membership Share \$5.00 par value

Share Account Fees

Christmas Club
 Early Withdrawal \$5.00 per withdrawal
 iSave Withdrawal \$5.00 over one per quarter
 Return Mail \$5.00 per month (refundable)

Checking Account Fees

Returned item (self to self) \$25.00 per item
 Returned item (third party) \$5.00 per item
 Stop Payment \$25.00 per request
 Check Printing prices vary depending on style
 Monthly service fee no charge

Money Market Account Fees

Over 3 checks per month \$15.00 per check

Boost Checking Account Fees

Monthly service fee \$10.00 per month

Wire Transfers

Wire transfer (outgoing) \$15.00 per transfer
 Western Union varies by destination
 (at participating branches)
 Wire Transfer (CU to CU) \$5.00 per transfer
 International Wires (outgoing) \$35.00 per transfer

Bill Pay Fees

Stop Pay \$25.00 per item
 Rush Payment - Next Day Rush \$19.95 per item
 Payment - 2nd Day \$14.95 per item
 Electronic Delivery - 2nd Day \$4.95 per item
 Gift Payment \$2.99 per item
 Charitable Donation \$1.99 per item

Other Service Fees (applicable to all accounts)

Account Reconciliation / research \$15.00 per hour
 Statement Copy \$2.00 per statement
 Legal Processes – levies, liens \$25.00
 Inactivity after 12 mos on accts with bal. >\$100 \$5.00 per mo(refundable)
 Money Order \$0.50 per money order
 Cashier's Check \$1.00 per check
 Mail withdrawal check \$1.00 per check
 Photocopy original check \$3.00 per item

Stop payment on Corp or Cashier's check \$25.00 per item
 ACH Return \$25.00 per item
 Stop Pymt on ACH item \$25.00 per item
 FedEx Check Withdrawal \$15.00 per check
 Credit Union Check \$1.00 per check
 Uncollected funds \$25.00 per item
 Insufficient funds (NSF) \$25.00 per item

(also known as Overdraft Privilege fee, if applicable)

Overdraft Tolerance fee/ Courtesy Pay \$25.00 per item

Collection Item Incoming domestic or foreign \$10.00 per item
 Collection Item Outgoing domestic \$10.00 per item
 Collection Item Outgoing foreign \$20.00 per item

Electronic Funds Transfer Fees

Non proprietary ATM withdrawal/transfer \$1.00 per transaction
 Rush Order Debit Card \$25.00 for card
 Debit Card Replacement \$5.00 per card
 ATM Card Replacement \$5.00 per card
 VISA Transaction Receipt \$20.00 each

Safe Deposit Annual Rental

3" x 5" \$15.00
 3" x 10" \$30.00
 5" x 10" \$40.00
 10" x 10" \$65.00
 Loss of one (1) key \$30.00
 Drilling of Box \$287.84
 Late Payment \$10.00

Non-Member Fees

Coin Machine 20% of amount redeemed
 Notary Service \$6.00

Gift Cards

VISA Gift Card \$2.00 per card
 Lost/Stolen Card \$5.00 per card
 Inactivity Fee \$2.95 per month after 12 consecutive months of inactivity

ePayments Portal

ACH or Debit Card Payment \$10.00 per transaction

Super Senior Accounts

Four complimentary boxes of checks per year
 10% discount on safe deposit boxes
 Free cashier's checks
 Free money orders
 10% discount on wire transfers

The rates appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Rate and Fee Schedule. If you have any questions or need current rate and fee information please call us at 713-844-1100.

Federally insured by NCUA

