

**Schedule of Fees and Charges**

**Checking Account Fees**

- **Overdraft Privilege** - \$35.00 per item
- **Returned Item Insufficient Funds** - \$35.00 per item
- **Overdraft Transfers from Savings** - \$10.00 per day
- **Stop Payment Order** - \$30.00
- **Copy of Draft** - \$5.00 per copy (FREE through ItsMe247)
- **Monthly Service Fee** - \$3.00 per month\*  
\*All Members with Direct Deposit of Payroll, Social Security, or Pension into Checking will have their monthly service fee waived.
- **Starter Checks** - \$2.00 per sheet
- **Interest Bearing Checking** - Minimum balance fee \$10.00; (Minimum balance \$1,000)
- **Second Chance Checking** - \$6.00 per month
- **Check Printing** – Refer to price sheet\*\*  
\*\*Retired Members with Direct Deposit of Social Security or Pension will receive one free box of checks per year.

**ATM & Debit Card Related Fees**

- **ATM Transaction Correction** - \$5.00 per item
- **ATM/Debit Card** – First Card FREE with account opening
- **Card Replacement** - \$15.00
- **Card Replacement Rush** - \$35.00
- **PIN Reissue** - \$5.00

**CO-OP Network**

\*Non-Co-op ATMs may have an additional surcharge applied at these machines, watch for signage at machine.

- **Deposits/Transfers** - FREE
- **Withdrawal/Inquiries** – 5 FREE per month (\$2.50 per additional)

**Share Account Fees**

- **Share Plus and Money Market Excessive Withdrawals** – 3 FREE per month (\$10.00 per additional withdrawal)
- **Money Market Minimum Balance Fee** - \$5.00 per month (\$1,000.00 minimum balance)

**VISA**

- **Statement Copies** - \$3.00 per page
- **Receipt Copies** - \$30.00 per item
- **Card Replacement** - \$15.00 per card
- **Card Replacement Rush** - \$35.00
- **Visa PIN Reissue** - \$5.00

**Share Value**

- **Par Value of One Share** - \$5.00

**Loans Early Closure Fees**

- **All Loans, First 90 Days** - \$100.00
- **Home Equity Loans, First 2 Years** - \$350.00

**Certificate Early Withdrawal Penalty**

- Up to 12 Months early- 90 Days interest
- 12+ months early- 180 Days interest

**Loan and Mortgage Fees**

- **Card Payments (Online, lobby)-**
  - \$8 fee for transactions \$0-499
  - \$13 fee for transactions \$500-999
  - \$18 fee for transactions \$1000-1499
  - \$23 fee for transactions \$1500-2000
- **Card Payments (Phone)-**
  - Same as above with additional \$5 fee
- **Mortgage Payoff Letter** - \$30.00
- **Mortgage Payoff** - \$25.00
- **Subordination Agreement** - \$250.00
- **Loan Document Copy Fees** - \$2.00 per page
- **Electronic Loan Closing Documents**- FREE

**Business Accounts and Loans**

See Credit Union for Details

**Other Service Fees**

- **Account Reconciliation** - \$25.00 per hour
- **Early Account Closing first 6 months** - \$25.00
- **Account Closing due to abuse** - \$25.00
- **Escheatment** - \$35.00
- **Telephone Transfer** - \$5.00
- **Balance Inquiry** - \$5.00
- **Coin Deposit** – 10% fee
- **Check Cashing** - \$5.00 per item – waived for all members under 18 and Member with an aggregate balance of \$100 or more
- **Corporate Checks** - \$3.00 (no fee if payable to self or for loan proceeds)
  - \$5.00 if mailed
  - \$30.00 for Stop payment
- **Dormant Accounts** - \$30.00 monthly after 12 months of no membership/account activity
- **Garnishments/Legal Fee** - \$35.00 per order
- **Identity Theft Protection** - \$2.00 per month
- **Mailed Receipt or Documents** - \$2.00 per item
- **Money Order** - \$3.00 each
- **A2A (Account-to-Account) Fees** –
  - Incoming Transfers and Loan Payments- FREE
  - Outgoing Transfers - \$3.00 each
- **Return Deposited Items** - \$30.00 per item
- **Service Centers** - \$2.00 per transaction
- **Returned Mail** - \$5.00 per item
- **Paper Statements** - \$3.00 (Effective July 1, 2015)
- **Person-to-Person (P2P)**- FREE
- **Member to Member** – FREE
- **Bill Pay** – FREE
- **Statement Copy/Print Out of Account** - \$2.00 per page
- **e-Statements/ e-Notices** - FREE
- **Wire Out** - \$30.00 per Domestic Wire; Wire In - \$15.00
- **Virtual Strong Box** – FREE for first 10MB (Additional Storage starting at \$5.95)
- **Gift Cards** - \$5 per card