

**FEE SCHEDULE**

**CHECKING ACCOUNT FEES**

A New Start Checking	\$5.00/Month
Overdraft	\$32.00/Item
Stop Payment	\$32.00/Request
Check Printing	Prices may vary depending upon style
Share Draft/Checking Copy of Share Draft	\$2.50/Copy
Share Draft/Checking Fax Copy of Share Draft	\$3.50/Copy
Share Draft/Checking Overdraft Protection Transfer	\$5.00/Transfer
Nonsufficient Funds	\$32.00/Item
Business Checking Accounts below \$1,000.00	\$5.00 per month

**Other Service Fes (Applied to all Accounts)**

Abandoned Property Handling	\$50.00
Account Reconciliation	\$20.00/Hour
Statement Copy	\$1.00/Page
Money Order	\$1.00/Money Order
Official Check	\$5.00/Check
Wire Transfer (USA Only)	\$20.00/Transfer
Account History	\$1.00/Page
Stop Payment Request	\$32.00/Request
Microfilm Copy	\$1.00/Copy
Photocopy	\$0.10/Copy
Fax (USA Only)	\$1.00/Page, minimum \$4.00
Courtesy Pay	\$32.00/Item, maximum \$128.00 a day
Check by Phone	\$3.00/Check
Return Deposit Item	\$5.00/Each
Gift Card	\$3.00/Card
Online Banking	Free
Bill Pay	Free
Inactive Account	\$10.00/Quarter
Returned Mail	\$3.00
Money Market Account Balance Less Than \$1,000.00	\$5.00/Month
Counter Checks	\$0.25/Each
Debit Card Replacement	\$5.00/Card, after second lost card
Garnishment/Levy	\$50.00
Share/Savings (Preauthorized, automatic, or telephone transfer; if more than 6 per month.	\$2.00 per transaction

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on the Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Check cashing for non-members and members who have a share account only with less than \$50.00. The fees are based on the amount of the check.

Below \$100.00.....	\$2.00
\$100.01 - \$1,000.00.....	\$4.00
Over \$1,000.00.....	\$7.00