



## Personal Accounts Fee Schedule

07/30/2015

### CHECKING ACCOUNT FEES

Description	Fee/Charge
Account closed within 90 days	\$10
Account research (1 hour min.)	\$20/hour
Debit card authorized transaction chargeback	\$20
Debit card PIN reminder	\$2
Debit card replacement	\$5 each
Debit card change PIN (with new or replacement card)	\$5 each
Debit card or PIN - rush order	\$70
Check cashing fee (account balance < \$500)	\$3 each
Check copies	\$2 each
Check printing (ordered through outside vendor)	Varies based on style, postage fees apply
Deposited check returned unpaid	\$5 each
Monthly Checking Account service fee	Varies based on type of account
Overdraft Protection fee (when debit/ATM, electronic withdrawals or checks clear)	\$5 each
Overdraft/Courtesy Pay fee	\$26 each
Overdraft/NSF (non-sufficient funds) fee	\$26 each
Uncollected funds fee	\$26 each

### MONEY MARKET FEES

Description	Fee/Charge
Money Market withdrawal fees (after 6 preauthorized, automated or check withdrawals)*	\$5 each

\* Includes any items debited from the account (i.e. ACH withdrawals, EFT withdrawals, checks from Money Market, etc.)

### WIRE TRANSFER FEES

Description	Fee/Charge
Wire transfer in	\$7 each
Wire transfer out - domestic	\$20 each
Wire transfer out - foreign	\$150

### OTHER FEES

Description	Fee/Charge
Cashier's check	\$1 each
Certified check	\$3 each
Fax	\$1/page local \$3/page non-local
Inactive account (if no deposits or withdrawals in 12 months & account balance < \$500 total)	\$5/month
Invalid address	\$5/month
Levy/Garnishment processing	\$20 each
Money orders	\$1 each
Phone transfer of funds through credit union employee	\$2 each
Photocopies (per page)	\$0.15 each after 3 pages
Safe Deposit Boxes (availability varies by branch)	3x5 ..... \$20 3x10 ..... \$28 5x5 ..... \$25 5x10 ..... \$35 10x10 .... \$50
Statement copies	\$3 each
Stop payment (checks, electronic)	\$20
Unclaimed account processing fee (if dormant 5 years, fee applied when turned over to state)	\$100