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Federally Insured by
NCUA



2021 FEE SCHEDULE



Savings (Share)	Fee
Deposited Checks:	
• Returned Unpaid	\$29/Item
• Two Party	\$10/Item
Overdraft/Nonsufficient Funds	\$29/Item
Regulation D Transaction (<i>more than 6 per month</i>)	\$10/Item
Telephone Transfer/Withdrawal	\$2/Item
Below \$25 Minimum Share	\$5/Quarter

Checking (Share Draft)	Fee
Advantage Checking	\$5.95/Month (<i>waived for ages under 18, 61 and older and for balances greater than \$3,500</i>)
Business Checking Service	\$10/Month
Check Printing	Prices Vary
Deposited Checks:	
• Returned Unpaid	\$29/Item
• Two Party	\$10/Item
eChecking	\$2/Month (<i>for paper statement</i>)
Overdraft/Nonsufficient Funds	\$29/Item
Overdraft Privilege	\$29/Item
Overdraft Transfer from Savings (Share)	\$5/Each
Telephone Transfer/Withdrawal	\$2/Item
Temporary Checks	\$2 for 5

Electronic Funds Transfer	Fee
ATM Network	\$1.50/Transaction Or Inquiry (<i>ATMs we don't own/operate</i>)
Bill Pay	See Separate Bill Pay Disclosure
Overdraft/Nonsufficient Funds	\$29/Item
Overdraft Privilege	\$29/Item
Overdraft Transfer from Savings (Share)	\$5/Each
Replacement Card	\$10/Card
Stop Payment/Returned Item	\$25/Item

Other Services	Fee
Account Closed	\$25 (<i>within 90 days of opening</i>)
Account Reopen	\$25/Account (<i>after closing 2 times</i>)
Account Research	\$25/Hour (<i>minimum of 1 hour</i>)
Cashier's Check	\$3/Check (<i>\$0.50 for ages 61 and older</i>)
Check Copy	\$3/Copy
Christmas Club Early Withdrawal	\$5/Withdrawal
Coin Counting	5.0% of Amount
Collection Item	\$15 Minimum (<i>additional fees may apply on foreign items</i>)
Copy of Statement	\$5/Statement
Escheat	\$50
Fax	\$1/Page
History Printout	\$2/Printout
Legal Process - Garnishments/Levies	\$15/Item
Loans:	
• Origination - Consumer	Lesser of 1.0% of Loan Amount or \$100
• Origination - HELOC/HEIL	\$195
• Origination - Mortgage	0.5% of Loan Amount
• Origination - Mortgage Construction	1.0% of Loan Amount
• Mortgage Modification	1.0% of Loan Amount
• Mortgage Partial Release/Subordination	\$195
• Mortgage Release	\$25
Money Order	\$2/Item (<i>\$0.50 for ages 61 and older</i>)
Overnight Mailing:	
• Standard Delivery	\$40
• Priority or Saturday	\$50
Potocopy	\$0.25/Each
Returned Mail (<i>after two statement cycles</i>)	\$10/Month
Stop Payment	\$25/Each
Third-Party Telephone Loan Payment	\$10
Visa® Gift Card	\$3.50/Card
Visa® TravelMoney	\$7.95
Western Union	\$40/Transfer
Western Union - International	\$40/Transfer (<i>plus administrative cost</i>)
Wire Notification/Research	\$5/Transfer
Wire Transfer:	
• Incoming	\$5/Transfer
• Outgoing	\$25/Transfer
• International (<i>U.S. or foreign currency</i>)	\$50/Transfer

Fee Schedule Revised 08/13/18