

FEE SCHEDULE

As your credit union, it is our intention to provide a wide selection of quality products and services at little or no cost to members. In an effort to keep member fees at a minimum, we compare our charges to other area financial institutions. While we'd prefer to serve members without imposing any fees, as a not-for-profit financial cooperative, it is imperative that we recover administrative costs associated with some of the services that we provide. Be assured that we will continue to strive to be the best and most affordable provider of financial services to our members.

Checking Account	Charge
NSF (Insufficient Funds) ACH or Check	\$15.00 per item
Deposited Item Return fee	\$15.00 per item
Bill Pay	FREE
Share Savings Account	
Deposited Item Return fee	\$15.00 per item
NSF (Insufficient Funds) ACH or Check	\$15.00 per item
Loan	
NSF (Insufficient Funds) ACH or Check	\$15.00 per item
ACH one-off loan payment set up	\$5.00 per occurrence
ACH ongoing monthly loan payment	FREE
Skip-a-Payment	\$35.00 per occurrence/per loan
Late Fee (over 10 days late)	5% of monthly payment amount or \$6.25, whichever is greater
Real Estate Loan Origination Fee	1% of loan amount.

VISA Debit Card	Charge
Replacement of <u>Lost</u> Visa Debit CARD	\$15.00 per card
Out of network (non-MoneyPass or non-Shazam) ATM withdrawal	\$3.00 per withdrawal
MoneyPass or Shazam ATM withdrawal	FREE
Other Service Fees (applicable to all accounts)	
Account Reconciliation/Research fee	\$30.00 per hour (\$30 minimum)
Inactive Account fee	\$5.00 per month, after 36 months with no transactions and account under \$500.00
Electronic Funds Transfer	
Domestic Wire (outgoing)	\$15.00 per item
International Wire in USD using correspondent bank in the US (outgoing)	\$15.00 per item
International Wire in Foreign Currency (outgoing)	\$20.00 per item
International Wire in USD (outgoing)	\$45.00 per item
Incoming Wire	FREE
Credit Union Membership	
Membership Share	\$5.00 in main share account.