



Account Disclosure Rate Supplement and Schedule of Fees and Charges

Schedule of Fees & Charges

Consumer Electronic Services Fees

ATM Card Replacement Fee	\$2.50 per card
ATM Card PIN Change	\$2.50 per change
Non-Proprietary ATM Withdrawal Fee (1)	\$1.00 per Withdrawal
Non-Proprietary ATM Transfer Fee (1)	\$1.00 per transfer
Non-Proprietary AATM Balance Inquiry Fee (1)	\$1.00 per inquiry
ATM Empty Deposit Envelope Fee	\$30.00 per envelope
Returned ATM Deposit Item Fee	\$30.00 per item
Master Card Debit Card POS Fee (1)	\$1.00 per purchase
ATM/Debit Rush Order	\$20.00

Consumer Deposit Account Fees

Dormant Account Fee (2)	\$5.00 per month
Minimum Balance Fee (Investment Share Draft Account)	\$10.00 per item
Return Deposit item Fee	\$6.00 per item
Unscannable Return item Fee	\$15.00 per item
Nonsufficient Funds Fee (3)	\$30.00 per item
Check Guard Fee	\$30.00 per item
Stop Payment Fee	\$15.00 per item
Stop Payment Fee- Series	\$20.00 per series
Account Closure Fee (within 90 days of opening)	\$10.00
Share Draft Copy Fee	\$3.00 per item
Collection items	\$25.00 per item
Account Closure Fee (with negative balance)	\$10.00

Consumer Miscellaneous Fees

ACH Stop Payment Fee	\$15.00 per occurrence
Share Draft Printing Fee (check order)	varies
Cashiers Check Fee (if not payable to member)	\$3.00 per item
Money Order Fee	\$1.00 per item
Garnishment Fee	\$25.00 per occurrence
Levy Fee	\$25.00 per occurrence
Wire Transfer Fee – Outgoing	\$15.00 per wire
Wire Transfer Fee – Incoming	\$5.00 per wire
Land Contract Service Fee – Collection	\$10.00 per month
Special Statement Cutoff Fee	\$1.00 per printout
Account Research & Balancing Fee	\$15.00 per statement
Account Re-opening	\$25.00 per occurrence
FAX Fee – Incoming (non-loan)	\$3.00 1 st page; \$1.00 each subsequent page
FAX Fee – Outgoing (non-loan)	\$2.00 1 st page; \$0.50 each subsequent page
FAX Fee – Account verification	\$2.00 per FAX
Statement Copy Fee	\$0.25 per page
VISA Gift Card Fee	\$3.00 each
CU Money Travel Card	\$3.00 each
	\$2.00 re-load
Travel Card Replacement	\$3.00 each
Subordination Fee	\$25.00
Security Fee	\$2.95 per month
Wrong Address Fee	\$10.00 per month
Self-Service Coin Machine Fee	3% of total coin-Members
	8% of total coin-Non Members

- (1) The first 6 transactions (withdrawals, transfers, inquiries, POS & Preauthorized withdrawals combined) are free each month.
- (2) After 12 months of inactivity.
- (3) Includes any share draft or pre-authorized transfer, or transaction made through the use of Your ATM or debit Card, or other electronic means, as is applicable (including any in-person transactions).