



## Schedule of Fees & Charges

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

Safe Deposit Box Fees		
<b>Annual Rental Fees:</b>	<b>2x5 box</b>	\$20 .00
	<b>3x5 box</b>	\$30 .00
	<b>3x10 box</b>	\$40 .00
<b>Replacement key</b>		\$15 .00
<b>Box Drilling</b>	\$15.00 plus cost of lock and Locksmith charges	

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

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

(1) The first 6 transactions (withdrawals, transfers, inquiries, POS & pre-authorized 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).