



Schedule of Fees & Charges

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

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

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