

Fee Schedule

	Item	Basic	Gold	Platinum	Age 65 & over	Age 26 & under
Account & Branch Services	Account Re-Opening ⁽¹⁾	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
	Account Research & Reconciliation/hour	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
	Bad Address/mo.	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Cashier's Check	\$5.00	1 Free/mo	2 Free/mo	1 Free/mo	1 Free/mo
	Dormant Account (after 12 months)	\$6.00	\$6.00	\$6.00	\$6.00	\$6.00
	Escheats	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
	Garnishment/Levy	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
	Gift Card (Visa®)	\$4.00	1 Free/mo	2 Free/mo	1 Free/mo	1 Free/mo
	Lien Verification	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
	Money Order	\$5.00	1 Free/mo	2 Free/mo	1 Free/mo	1 Free/mo
	Operator-Assisted Phone Transfer	\$3.00	\$3.00	\$3.00	Free	\$3.00
	Outgoing Wire Transfer (Domestic)	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
	Paper Statement/month	\$3.00	\$3.00	Free	Free	\$3.00
	Primary Account Closure	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Safe Deposit Box (Annual)	\$35.00-\$120.00	\$35.00-\$120.00	1/2 Price	1/2 Price	\$35.00-\$120.00
	Skip-A-Pay	\$25.00	Free	Free	\$25.00	\$25.00
	Statement Copies (/Statement)	\$3.00	\$3.00	Free	Free	\$3.00
	Temporary Checks (/4 checks)	\$3.00	1 Free/mo	2 Free/mo	1 Free/mo	\$3.00
	Transaction History Print (/3 pages)	\$3.00	\$3.00	Free	Free	\$3.00
	Verification of Deposit (via Phone, Fax, Mail)	\$5.00	\$5.00	\$5.00	Free	\$5.00
ATM, Debit & Credit Cards	Debit Card Re-Open	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	PIN # Reissue	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Quick Ship Card	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
	Replacement Card	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
	Visa® Prepaid Debit Card	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Visa® Prepaid Reload	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
Check & Coin Fees	Check Copy	\$7.00	1 Free/mo	2 Free/mo	1 Free/mo	1 Free/mo
	Check Re-deposit	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
	Coin Processing	5%	3%	Free	Free	Free
	Foreign Check Processing/Item	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
	In-Branch Check Cashing	\$5.00	Free	Free	Free	Free
Electronic Services	Bill Payment (over 10/mo.)	\$0.50 each	Free	Free	Free	Free
	Bill Pay Inactive (after 60 days)	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
	CardNav/Mo.	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
IRA Individual Retirement Accounts	IRA Annual Fee (December 1)	\$36.00	\$36.00	\$36.00	\$36.00	\$36.00
	IRA Early Close	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Savings, Checking & Money Market Accounts	Checking Account Min. Balance/month. ⁽²⁾	\$6.00	\$6.00	Free	Free	Free
	Courtesy Pay (ACH, Check, Debit)	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00
	Money Market Min. Balance/month. ⁽³⁾	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
	Money Market Transfer (in excess of 6/month)	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
	Non-Sufficient Funds (NSF)	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00
	Overdraft Transfer	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
	Release Stop Payment	\$5.00	Free	Free	Free	Free
	Returned Item	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00
	Stop Payment	\$32.00	\$32.00	\$32.00	\$32.00	\$32.00
	Share Savings Account Min. Balance/month ⁽⁴⁾	\$6.00	\$6.00	Free	Free	Free
Shared Branch & ATMs	Out of Network ATM Transaction	\$3.50	2 Free/mo	4 Free/mo	2 Free/mo	2 Free/mo
	CO-OP Shared Branch Transaction	\$2.00	1 Free/mo	2 Free/mo	3 Free/mo	2 Free/mo

(1) Fee is assessed if membership is terminated within six months of initial account opening or if a previous loss to the credit union has occurred. (2) Members must maintain a monthly average minimum balance of \$300.00 to waive the fee. Only applies to Basic Checking Accounts. (3) Money Market interest rate reverts to current share rate when balance falls below \$2,000.00. (4) Members with a monthly average minimum balance of \$300.00 on all share accounts combined will not be subject to the low balance fee.