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FEE SCHEDULE

Fees are subject to change. The following fees and charges are applicable to your account(s), services and/or transactions, as of **07.01.2025**

General Fees:

Account Closure Fee (within first 6 months)	Fee: \$25.00
Inactive Account Fee (12 Months)	\$10.00 per month
Money Market Minimum Balance Fee	\$5.00 per month*
Non-Sufficient Funds (NSF) Fee	\$30.00 per presentment
Courtesy Pay Fee	\$30.00 per item
Returned Check Fee	\$30.00 per item
Stop Payment Fee	\$30.00 per request
Business Checking Fee	\$7.00 per month

Service Fees:

Account Reconciliation/Research Fee	\$20.00 per hour
Transaction List Fee	\$3.00 per account list
Statement Copy Fee	\$3.00 per month
Paper Statement Fee	\$3.00 per month**
ACH On-Demand Fee	\$10.00 per transaction
Wire Transfer (Outgoing) Fee	\$15.00 per transfer
Money Order Fee	\$2.00 per item
Cashiers Check Fee	\$2.00 per item***
Check Copy Fee	\$3.00 per item
Return Mail fee	\$5.00 per item
Non-Member On-Us Check Cashing Fee	\$5.00 per check
Check Printing Fee	Prices vary depending on style
Escheatment Processing Fee	\$75.00 per account
Garnishment Processing Fee	\$75.00 per account
IRA Transfer to Another FI	\$25.00 per transaction

Loans:

Skip-A-Payment Fee	\$25.00 per loan
Late Lien Filing Fee	\$25.00 per loan
EZ Loan Payment Fee	\$10.00 per transaction

Card Services:

Replacement Debit Card Fee	\$15.00 per card
Debit Card Rush Fee	\$30.00 per card
Visa Gift Card	\$3.00 per card
Credit Card Fees	See Credit Card Disclosure

How To Avoid:

Perform at least one transaction, or contact the CU about account, once per year
Follow the balance and transaction limitations listed in the Money Market TIS Disclosure
Maintain positive balance to cover pending transactions
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Use online banking or mobile app and enroll in eStatements
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Use online bill-pay
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Use online banking or mobile app and enroll in eStatements
Update your address with the CU when you move via online banking

Perform at least one transaction, or contact the CU about account, once per year

File title paperwork within 10 days of loan closing

*Assessed if balance is below \$1,000

** Waived for minors and members over 62 years

***Waived for Platinum Rewards Members