

<b>FEE SCHEDULE</b>	<b>SERVICE CHARGES</b>
<i>*Subject to Change*</i>	
Money Orders	\$2.00
Cashier's Check-when made payable to someone other than the member or joint member	\$2.00
Stop Payment Order-(ACH item or Share Draft)	\$15.00 per item
Copy of Draft	\$10.00
Copy of Statement (unless otherwise specified)	\$5.00
Temporary Checks	\$2.00 per check
Return Mail (if not notified of address change)	\$3.00
Dormant Account (if inactive for 1 year or longer)	\$15.00 per quarter of inactivity
Inactive Account (if Primary Share balance falls below the \$25 minimum)	\$15.00 per quarter below the minimum
Insufficient Charge-(ACH, Share Draft, or Debit Transactions that cause a negative balance)	\$28.00 per item
Courtesy Pay Fee (Member eligible after 6 mo and if opted in)	\$28.00 per item
Returned items either cashed, deposited, or tendered for loan/visa credit card payment on member account	\$25.00 per check
Account Balancing	\$25.00/hr.
Record Research	\$25.00/hr.
Notary Services	No Charge
Garnishment/Levy Fee	\$50.00
Reissue of any Tax Return Documents	\$10.00 per item
<b>*\$25.00 share into credit union will be forfeited if account closed within 6 mo. of open date.*</b>	
<p><b>Courtesy Pay Disclosure:</b> Payment by the Credit Union is a discretionary courtesy and not a right of the member or an obligation of the credit union. This privilege for consumer share draft (checking) accounts will be limited to a maximum of \$500 overdraft (negative) balance. Transaction types that are eligible for Courtesy Pay include and are limited to: ACH Transactions, Debit Card Transactions, ATM Transactions, Share Draft (Check) Transactions, and ONUS Transactions at the Teller Counter. You must bring your account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours. The credit union, in its discretion, can cancel this protection and cease paying overdrafts at any time without prior notice of reason or cause.</p>	
<b>Check Cashing Fee</b>	
A fee to be charged to any member that does not have a minimum of \$1000.00 in share account -OR- an active checking account	\$5.00 per check under \$499.99 \$10.00 per check \$500.00+
Any Cash Exchange Institution, unless check has previously been submitted for payment through the Cash Exchange's depositing institution	\$35.00 per check
<b>Miscellaneous Items</b>	
Visa Gift Cards	\$2.00 per card
<b>Wire Transfer</b>	
US	\$19.00
International	\$40.00

