



SCHEDULE OF SERVICE COSTS

EFFECTIVE December 5, 2023

MEMBERSHIP	
One-Time Non-Refundable Membership Fee	\$5
Minimum Balance to Open New Membership	\$10
Re-application <i>(within six months of account closing)</i>	\$15

CHECKING ACCOUNT	
Automatic Overdraft Transfer	\$3
Automatic Overdraft Transfer from EZLINE	Free
Founders' Checking	Free
Convenience Checking with Direct Deposit/any loan or line of credit, otherwise	Free \$5 / mo.
Interest Checking <i>(balance required to avoid monthly charge AND earn dividends is \$2,500)</i>	\$7.50 / mo.
Business Checking	\$7.50 / mo.
Check Orders	Varies with style
Copy of Paid Check <i>(2 free / mo.)</i>	\$3
Insufficient Funds (NSF) Checks including ACH and Bill Pay	
Returned or Paid Item	\$27
Stop Payment Request	\$15 each

SAVINGS ACCOUNT	
IRA Accounts	
Excessive IRA Withdrawals <i>(1 free / quarter)</i>	\$5
IRA Trustee-to-Trustee Transfer	\$25
IRA Closure <i>(in less than 6 months)</i>	\$75
Rate Chaser Money Market	Free
Regular Savings	Free
Savings Withdrawals	Free

LOAN	
Subordination Agreement	\$100
Returned Loan Payment	\$15

ATM	
ATM Withdrawal <i>(3 free / mo. at non-CO-OP* ATMs)</i>	\$1 each
Replacement Debit Card <i>(expedited is \$35)</i>	\$5 each
ATM Deposit Adjustment	\$2

ONLINE BANKING AND BILL PAY	
Virtual Branch with Checking without Checking	Free
Bill Payer Account Research <i>(through cost basis from bill pay vendor)</i>	\$25 / hour

GENERAL	
Account History	\$2 / page
Account Research/Reconciliation	\$25 / hour
Address Correction/Mail Return	\$5
Cash Deposit Processing Fee Per Statement Cycle <i>(No fee for first \$25,000) need appointment for higher amounts</i>	\$0.30 per \$100 thereafter
Compliance with Legal Order <i>(levy, garnishment, etc.)</i>	\$25
Copy of Corporate Check	\$3
Copy of Statements	\$2
Corporate Check Payable to Third Party <i>(waived with minimum \$2,500 aggregate shares/loans)</i>	\$4
Notary Service <i>(non-CU documents)</i>	\$15 / signature
Dormant Account Escheat Locator	\$5 / mo.
Returned Deposit Item	\$27
Verification of Deposit	\$10
Check Cashing <i>(non-member cashing on-us checks)</i>	\$5
Visa® Travel Money Card	\$9.95
Visa® Travel Money Card Reload Fee	\$2
Outgoing Wire Transfers - Domestic	\$30
Outgoing Wire Transfers - International	\$45
Incoming Wire Transfer	Free

All fees will be assessed at the time of service or deducted from your Account. Any fees or charges incurred by the Credit Union for extra service or special handling of your Account will be passed on to you.

The Credit Union reserves the right to revise this agreement, our rules or policies, at any time. If we do so, we will notify you.

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Federally insured by NCUA.

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