



Service Charges & Fees

Automatic transfer from savings to checking

(This fee will be applied to the share being withdrawn from) **\$1.00 per overdraft**

Overdraft protection per transaction **\$3.00 each**

(Line of Credit)

Temporary checks (Per sheet of 3) **\$3.00 sheet**

Cashier's check **\$5.00 each**

Money order **\$3.00 each**

VISA gift cards **\$5.00**

ID Safechoice identity theft protection **\$1.99 per month**

(Applies to checking only. Ask for details.)

Returned checks

NSF (paid or returned) **\$30.00**

Courtesy coverage (paid) **\$30.00**

Other institutions **\$30.00**

Two-party checks **\$10.00**

ACH return item (paid or returned) **\$30.00**

Credit card **\$25.00**

Returned statement (for incorrect address) **\$5.00 per month**

Returned mail statement fee assessed if the member has not notified the Credit Union of address change.

Debit Cards

Card replacement **\$5.00**

PIN replacement **\$3.00**

Surcharge **None**

Overdraft **\$30.00**

Foreign transaction **1% of each transaction in U.S. Dollars if the transaction involves a currency conversion.**

0.8% of each transaction in U.S. Dollars if the transaction does not involve a currency conversion.

Credit cards

Card replacement **\$5.00**

PIN replacement **\$3.00**

Savings excessive withdrawal fee **\$2.00 per transaction**

Over 5 per month (does not apply to ATM)

Verification of deposits **\$5.00**

Writs (court ordered instructions) **\$75.00**

Garnishments, levies, etc.

Inactive account fee **\$5.00 per month**

Balance less than \$1000 and no activity for 6 months

Account activity printout **\$2.00 per page**

Statement printout	\$5.00 per month
Account research (1 hour min)	\$25.00 per hour
Balancing assistance (1 hour min)	\$25.00 per hour
Stop payments (valid for six months)	
Check	\$30.00
ACH payment	\$30.00
Series of checks	\$35.00
Money order	\$30.00
Wire transfer	
Outgoing	\$25.00
Incoming wire	\$15.00
Copy of check	\$2.00
Collection item/foreign checks	\$35.00
Below minimum savings balance (minimum balance \$25.00)	\$1.00 per month
Below minimum balance – Money Market (minimum balance \$2,500.00) (in excess of 3 checks cleared per month, \$10.00 each)	\$10.00 per month
Health savings acct yearly admin fee	\$20.00
IRA, Roth, Coverdell yearly admin fee	\$15.00 per IRA
IRA, Roth, Coverdell closing fee (if open less than 24 months)	\$25.00
Fax service (incoming or outgoing)	\$1.00 plus
Local:	
First page	\$2.00
Each additional	\$1.00
Long distance:	
First page	\$3.00
Each additional	\$2.00
Overseas:	
First page	\$5.00
Each additional	\$3.00
ATM fee (non-credit union supported ATM)	\$1.50 per transaction



All fees and rates subject to change by Board of Directors Action.

(Rev 02/16)

Federally Insured by NCUA