

Fee Schedule

Effective 2/1/2023

Account Balancing/Checkbook Balancing/Transaction Research (per hour)	\$25.00
Account History Printout (1 Month)	\$3.00
Address Change Notification by Post Office or Undeliverable Mail	\$5.00
ATM/Debit PIN Re-Issue (Mail Only)	\$5.00
ATM/Debit Card Replacement Card (Each)	\$10.00
ATM/Debit Card Rush Ship Card (Each)	\$50.00
Business Account (Monthly)	\$15.00
Cashier's Check (Each)	\$3.00
Cashier's Check-Declaration or Loss (Each)	\$30.00
Check Cashing (No active debit card or aggregate balance below \$100.00)	\$5.00
Check Cashing Non-Member (Per Check)	\$10.00
Christmas Club Early Withdrawal	\$10.00
Closed Membership (New Account Within 180 Days)	\$5.00
Copy of Paid Cashier's Check or Money Order (Each)	\$5.00
Courtesy Pay/Non-Return Fee (Per Item)	\$30.00*
Dormant Account (No Activity for 1 Year & Over 17 Years of Old) (Monthly)	\$10.00
Escheat	\$50.00
Foreign Check Deposit (Per Check)	\$10.00
Foreign Transaction Conversion Fee	2%
Fresh Start Checking Fee (Monthly)	\$10.00
Garnishment/Levy	\$50.00
IRA Transfer to Another Institution	\$25.00
IRA Withdrawal (Excludes Periodic Payments. 4 Free Per Year)	\$10.00
It's Me 247 Bill Pay Electronic Returns/Rejects Each (Not CU Error e.g., Incorrect Vendor Acct #)	\$5.00
It's Me 247 Bill Pay Postal Returns (Not CU Error e.g., Incorrect Vendor Mailing Address)	\$10.00
It's Me 247 Bill Pay research (Per Claim)	\$25.00
Money Market/High Yield (Below Minimum Balance-Monthly)	\$10.00
Money Orders (Each)	\$1.50
Notary Service (Non-Members)	\$10.00
NSF (Non-Sufficient Funds, Each)	\$30.00*
Overdraft Transfers (Each)	\$5.00
-	ing Cost
Payday On-Demand	\$8.00
Re-Open Membership (Within 180 Days)	\$25.00
Returned Deposit Item (Each)	\$10.00
Starter Checks (Per Page = 4 Checks Per Page)	\$5.00
Statement Copy/Check Copy (Up to 18-Months old- Per Statement)	\$3.00
Statement Copy/Check Copy (19-Months & Older-Per Statement)	\$5.00
Stop Payment (Each)	\$30.00
Subpoena	\$50.00
Wire Domestic Outgoing (Non-Refundable)	\$25.00

^{*}Fee applies when overdraft is created by check, in-person withdrawal, ATM or other electronic means.





Loan Fees

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Abundance of Caution Loans	\$200.00
Amendment of Note	1% of Balance, \$25.00 Minimum, \$50.00Maximum
Builder Late Payment (Delinquent Fee)	\$20.00
Debt Consolidation Processing Fee	\$200.00
GPS Unit	Actual Cost
Late Payment (Delinquent Fee)	\$35.00
Loan Processing Fee	\$50.00
Over Limit	\$20.00
Mortgage Modification/Subordination	\$250.00
NSF Return Payment (Each)	\$30.00
Refinanced Closed End Loan (Lower Rate)	\$50.00
VISA Credit Cards	(See VISA Card Disclosures)



