

## FEE SCHEDULE

*last updated July 12, 2013*

Rates and Fees are Subject to change without notice.

NetTeller AND MobileTeller (Online Banking)	FREE
PhoneTeller	FREE
Bill Pay	FREE
Bill Pay Inactivity Fee (defined inactive after 3 months)	\$7.00 per month
Overdraft Fee	\$28.00
- may be imposed in connection with checks, in person withdrawals, ATM withdrawals, or by other electronic means	
Insufficient Check Charge	\$28.00
Check Order Charge	\$15.28 - \$25.00
Club Early Withdrawal Fee	\$10.00 per withdrawal
Account Closure Fee (defined as an account closed within the first 90 days)	\$25.00 per account
Check Cashing Fee	5%
Wire Transfer Fee-Incoming or Outgoing	\$12.00 each
Foreign Wire Transfer Fee-Incoming or Outgoing	\$40.00 each
Research and Balancing	\$15.00 per hour
Account Print Out	\$1.00 per page
Copy of Statement	\$5.00 per statement
Stop Payment Request	\$28.00
Copy of Check Request	\$1.50 each
Money Order Service Charge	\$5.00 each
Return Mail Fee	\$3.00
Return Deposit Item	\$3.00
Return Check Fee	\$28.00
ATM inquiries	\$0.85
ATM withdrawals at other institutions	4 free, then \$0.85 each
ATM withdrawals with a foreign card	\$3.00 each
VISA Late Fee	\$25.00
Credit Life/Disability Loan	Actual Cost
Loan Late Charge (min.=\$5,max.=\$100)	5% of payment
Debit Card Replacement	\$5.00
Inactivity Fee(defined as no activity for 6 months on any share or share draft)	\$5.00 per month
Dormancy Fee (defined as no activity for 24 months with balances <\$1,000)	\$5.00 per month
Subpoena/Levy/Garnishment	\$35.00 each
Copy/Fax Fee	\$1.00 per page
<b>Credit Union Check or Official Check</b>	
Payable to member	No Charge
Payable to someone else	\$5.00
Check Reissue/Merchant Check Replacement	\$5.00
<b>Gift Cards</b>	
VISA Gift Card	\$5.00
VISA Travel Card	\$5.00
American Express Gift Card	\$5.00
Reloadable Debit Card	\$5.00
<b>Safe Deposit Boxes</b>	
5x5	\$25.00 annually
3x10	\$30.00 annually
5x10	\$50.00 annually
10x10	\$100.00 annually
Fee to drill safe deposit box	\$165.00
Fee replacement for safe deposit box key	\$20.00