



EFFECTIVE DATE:

3/15/2019

FEE SCHEDULE

SHARE ACCOUNT FEES	
Dormant	\$2.50/Month Account inactive for six (6) months and balance is less than \$100.00. Dormant accounts will receive the fee until the balance reaches zero, at which time the account will be closed.
Account Closure	\$10.00/If account closed within (3) three months
New Membership Fee	\$10.00/One time fee - Does not apply to Saplings Savings accounts. Reduced to \$5.00 if account opened in branch.
HOLIDAY CLUB ACCOUNT FEES	
Early Withdrawal	\$5.00/Withdrawal
MONEY MARKET, PREFERRED AND PREMIUM MONEY MARKET ACCOUNT FEES	
Premium Money Market and Money Market Low Balance	\$5.00/Month If minimum average daily balance not met
Excess Withdrawal Fee	\$5.50/Withdrawal - In excess of four (4) per month
DRAFT ACCOUNT FEES	
Courtesy Pay	\$32.00/Item Courtesy Pay coverage at Credit Union discretion
NSF	\$39.00/Item
Sustained Overdraft (account overdrawn 15 business days)	\$25.00
Stop Payment	\$25.00/Item
Overdraft Transfer	\$10.00/Item (not available for EcoDraft)
Check Copy	\$5.00/Item (not available for EcoDraft)
Infinity Share Draft Checking	\$5.00/Monthly Service Charge Primary Owner Age 50 to 64 - \$4.00/Month Age 65 or older no charge.
Check Printing	Prices may vary depending on style.
OTHER SERVICE FEES	
Skip-A-Pay Fee	\$35.00/Transaction
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Foreign Wire	\$40.00/Transfer
Money Order	\$5.00/Money Order

Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Paper Statements	\$2.50/month - members 70+ exempt
Statement Copy	\$5.00/Copy
Account Activity Printout	\$2.00/Printout
Deposited Item Return	\$25.00/Item
Legal Process	\$50.00/Notice
Telephone Transfer (not audio response or ATM)	\$2.25/Transfer
Reg D Limit Exceeded Fee (charged on withdrawals over 6 from a Share Savings, Preferred MM, Premium MM and Money Market account)	\$3.50 per transaction
Official Check Copy	\$5.00/Item
Check Payable Third	\$2.00/Check
*Prepaid Gift Cards	\$5.00/Card
*Reloadable Prepaid Debit Card	\$5.00/Card
*Reloadable Prepaid Travel Card	\$5.00/Card
*The cards, a program offered through Harland Clarke, also carry other fees which are charged to the card and are in the disclosure that accompanies the card. These fees are charged by the issuing bank and not the credit union.	
Return Mail	\$5.00/Item
Foreign Item (plus correspondent fee)	\$5.00/Item
Bulk Coin	3% for coin over \$200.00. Does not apply to Saplings Savings
Escheat	\$10.00
Official Check Stop	\$25.00/Item
Low Balance Fee	\$5.50/Month
All accounts maintaining an aggregate average daily balance of less than \$350.00 during the month will be assessed this fee. Accounts with any of the following attributes are excluded from the fee:	
<ul style="list-style-type: none"> • Account opened for less than 90 days • Saplings Savings • Kiosk Savings • Any open loans • Under age 18 (primary account holder) 	<ul style="list-style-type: none"> <input type="checkbox"/> Open Active Share Draft account <input type="checkbox"/> Closed loans within the last 9 months <input type="checkbox"/> EFT deposit within the last 2 months <input type="checkbox"/> ACH payroll deposit within the last 2 months • Payroll Deposit
EFT FEES	
ATM Withdrawal Fees (no fee for withdrawal at proprietary ATMs):	
Inactive Home Banking	\$5.50/Month - If inactive for 60 Days

Other EFT Fees:	
ATM Balance Inquiry	\$1.00/Inquiry
ATM Balance Transfer	\$1.00/Inquiry
Inactive Online Bill Pay	\$5.50/Month if inactive for 60 days
Reactivation Online Bill	\$5.00/Occurrence
Card Replacement	\$15.00
ATM NSF	\$39.00 per item
ACH NSF	\$39.00/Item
Inactive Debit Card	\$5.00/Month – If no debit card transactions for 60 days
Debit Card NSF	\$39.00/Item
Courtesy Pay	\$32.00/Item Courtesy Pay coverage at Credit Union discretion

NO FEES	
<ul style="list-style-type: none"> • Notary Services to our members • Medallion Signature Guarantee to our members • Copy of Share Draft – No fee on Home Banking • Interim Statement – No fee on Home Banking • Internal Funds Transfer • Automated telephone inquires 	

SHARE VALUE	
Par Value of One Share	\$ 5.00
The Fees appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.	

