

Schedule of Fees & Charges



Account Service Fees

Account Closure _____	\$1.00
Account Research _____	\$50.00 /hour
and Reconciliation _____	(\$50.00 minimum)
Cashier's Check _____	\$1.00 /check
Check Copies _____	\$3.00 /page
Counter Checks _____	\$2.00 /sheet of 4 checks
Expedited Payment Services	
By Phone _____	\$9.50 /payment
By Text _____	\$7.95 /payment
Foreign Currency Order _____	\$25.00 /conversion
Garnishments, Levies, Writs & Legal Process _____	\$50.00 /item
Gift or Travel Card _____	\$5.00 /card
Inactive Account _____	\$3.00 /month ¹
Incorrect Address/Locator Fee _____	\$3.00 /month ²
Insufficient Funds _____	\$27.00 /each
Fee (NSF) _____	submission or resubmission
Teen Checking _____	\$5.00 /each
Account NSF _____	submission or resubmission
Non-Member Check Cashing Fee _____	\$5.00 /item
One-Time Debit Overdraft _____	\$25.00 /item
Outgoing Wire Transfer	
Domestic _____	\$30.00 /transfer
International _____	\$60.00 /transfer
Overdraft/Courtesy Pay _____	\$25.00 /item
Overdraft Protection	
(Transfer from Savings to Checking) _____	\$1.00 /transfer
Statement Copy _____	\$2.00 /copy
Stop Payment _____	\$25.00 /item

Safety Deposit Box Fees

3x5 _____	\$20.00
3x10 _____	\$30.00
5x10 _____	\$45.00
10x10 _____	\$70.00
Key Replacement _____	\$25.00
Lock Replacement/Box Drilling _____	\$150.00

Checking Account Fees

Check _____	Price may vary
Printing _____	depending on style selected
Cashback Checking Plus Account _____	\$10.00 /month ³
Fresh Start Checking Account _____	\$10.00 /month ³
Your Money w/ Interest _____	\$10.00 /month if avg.
Checking Account _____	daily balance is less than \$2,500
Your Money w/ Perks Checking Account _____	\$6.00 /month ³
Your Money Your Way _____	\$5.00 /month if avg.
Checking Account _____	daily balance is less than \$100
Money Market Account	
Minimum _____	\$15.00 /month if the minimum
Balance Fee _____	average daily balance is not met
Excessive _____	\$15.00 /withdrawal if
Withdrawal _____	more than three (3)
Fee _____	withdrawals per month
Platinum Money Market	
Excessive _____	\$100.00 /withdrawal
Withdrawal _____	if more than one (1)
Fee _____	withdrawal per month
Perks Checking Account _____	\$5.00/month ⁴
Simpli Checking Account _____	\$2.00/month paper statement

Electronic Funds Transfer Fees

ACH Overdraft/Courtesy Pay _____	\$25.00 /item
ATM Card Point of Sale	
(POS) Transaction _____	\$1.00 /transaction
ATM _____	\$1.50 for each ATM transaction
Transaction _____	at non CO-OP ATMs
Card Replacement	
Priority _____	\$5.00
Rush _____	\$50.00
Debit Card Overdraft/Courtesy Pay _____	\$25.00 /item
Foreign Transaction Fees	
Cross Border _____	.200% of the
Transaction Fee _____	transaction amount
Currency _____	.900% of the
Conversion Fee _____	transaction amount

¹For accounts that have been inactive for one year on members 19 years of age or older. Excludes memberships with a Loan, CD, IRA, or Health Savings Account

²After 60 days of incorrect address notification.

³Monthly Service Fee will be charged to the account on the 1st day of each month once open for 30 days.

⁴Fee waived if: (1) Monthly Direct Deposit, (2) E-Statements, (3) Balance of \$5,000 or more, and (4) 15 debit card transactions in a month.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency