

For questions or inquiries, contact:



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This credit union is federally insured by the National Credit Union Administration

## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 4/18/2022:

### FEE SCHEDULE

#### SAVINGS ACCOUNTS

|  |                  |
|--|------------------|
| Dormant account, per month (no activity for 12 months)                                 | \$50.00          |
| Minimum Shares Balance Fee (aggregate savings balance of <\$100, no other services)*** | \$5.00 per month |

#### CHECKING ACCOUNTS

|   |         |
|---|---------|
| Auto transfer from savings to checking to cover NSF | \$12.00 |
| Paper statement, per month**                        | \$5.00  |
| Temporary checks, per page                          | \$2.00  |

#### ATM & DEBIT CARD

|  |         |
|--|---------|
| ATM, non-member transaction  | \$4.00  |
| Card Replacement Fee   | \$10.00 |
| Foreign ATM Withdrawals, Transfers, Deposits, or Inquiries (First four free) | \$2.00  |

#### OTHER SERVICES

|   |                     |
|---|---------------------|
| Account to Account (A2A) Transfer****, each               | \$2.50              |
| Account reopening (within 6 months of closing)            | \$25.00             |
| Account Research/Reconciliation fee                       | \$30.00             |
| Cashier's checks, each                                    | \$5.00              |
| Christmas Club early withdrawal                           | \$5.00              |
| Deposited items returned unpaid fee                       | \$35.00             |
| Document copy fee   | \$5.00 per item     |
| Early Deposit/ACH fee (subject to credit union approval)  | \$10.00             |
| Escheatment fee, per item, per account                    | \$75.00             |
| Gift card fee   | \$5.00              |
| History printout fee                                      | \$2.00 per printout |
| ID Protect Plus, per month                                | \$3.95              |
| Incorrect Mailing Address fee, per month                  | \$20.00             |
| IRA maintenance fee                                       | \$30.00 annually    |
| Joint owner/beneficiary change (Two or more in 12 months) | \$25.00             |
| Levy/garnishment/subpoena fees                            | \$75.00             |
| Medallion signature guarantee, non-member                 | \$25.00             |

|  |                     |
|--|---------------------|
| Member check cashing (Age 18+, balance <\$100.00, no other services)       | \$3.00              |
| Membership close fee   | \$25.00             |
| Money orders, each   | \$3.00              |
| Mortgage discharge or Subordination fee                                    | \$50.00             |
| Non-member check cashing fee   | \$20.00             |
| Notary fee, non-member, per document                                       | \$10.00             |
| NSF or Overdraft Fee (paid or unpaid)                                      | \$35.00             |
| Overnight/Priority fee per item (including replacement card rush delivery) | \$35.00             |
| Pay by Phone fee   | \$10.00             |
| Phone transfer fee   | \$3.00              |
| Skip a Payment fee   | \$40.00             |
| Stop Payment fee   | \$30.00             |
| Verification of deposit fee  | \$25.00 per request |
| Wire Transfer, out-going fee   | \$35.00             |
| Wire Transfer, incoming fee  | \$15.00             |
| Wire Transfer, International fee   | \$50.00             |

\*An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate fee.

\*\*Service charge waived for primary account holders under 18 and 75 or older. eStatements are free.

\*\*\*Minimum Shares Balance Fee waived if member has any other additional account under the same membership and for primary account holders under age 18.

\*\*\*\*financial institution to financial institution transfer

#### SHARE VALUE

|                        |        |
|------------------------|--------|
| Par Value of One Share | \$5.00 |
|------------------------|--------|

