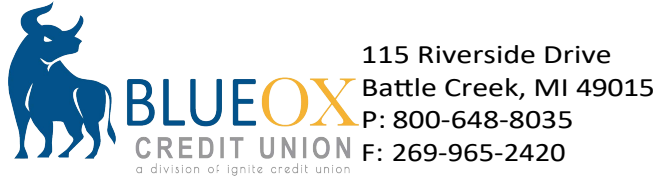


For questions or inquiries contact:



FEE SCHEDULE

This credit union is insured by the national credit union Administration.

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 **09/06/2025.**

ALL ACCOUNTS:	FEE:	HOW TO AVOID:
NSF, Courtesy Pay, or Overdraft Fee (paid or unpaid) ¹	\$27.00	Maintain positive balance to cover pending purchases, eAlerts
Stop Payment Fee	\$27.00	Review and cancel recurring payments early
SHARE ACCOUNTS:		
Par Value of One Share	\$5.00	
Minimum Shares Balance Fee (aggregate savings balance of <\$100, no other services) ²	\$5.00 per month	Maintain \$100+ in savings or add a service
CHECKING ACCOUNTS:		
Auto Transfer from Savings to Checking to Cover NSF	\$5.00	Use online banking to advance from savings or credit card
Checking Plus Account	\$5.95 per month	Maintain qualifying balance
Temporary Checks	\$2.00 per page	Use online bill pay
GENERAL SERVICES:		
Pay by Phone Fee	\$5.00	Use Online Banking / Mobile App
Wire Transfer, Incoming Fee	\$10.00	
Wire Transfer, Out-going Fee	\$35.00	Use Online BillPay or Account-To-Account Transfers
Wire Transfer, International Fee	\$50.00	Use Online BillPay or Account-To-Account Transfers
Cashier's Check Fee (Four free per month)	\$3.00 per check	Use Online BillPay or Account-To-Account Transfers
Money Order's Fee	\$3.00 per Money Order	Use Online BillPay or Account-To-Account Transfers
Paper Statement Delivery ³	\$5.00 per mailing	Use online banking and enroll in eStatements

DISCLOSURES:

¹ 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.

² Minimum Shares Balance Fee waived if member has any other additional account under the same membership and for primary account holders under age 18.

³ Service charge waived for primary account holders under 18 and 65 or older.

⁴ If closed within 6 months of account opening.

⁵ If opened within 6 months of account closing.

⁶ If posted by Credit Union Employee; Waived if posted through Online Banking / Mobile App

CARD SERVICES:	
ATM, Non-member Transaction	\$4.00
Card Replacement Fee	\$10.00
Foreign ATM Withdrawals, Transfers, Deposits, or Inquiries (First four free per month)	\$2.00

OTHER SERVICES:	
Dormant Account (no activity for 12 months)	\$25.00 per month
Overnight/Priority Fee (including replacement card rush delivery)	\$35.00 per item
Notary Fee (non member)	\$10.00 per document
Non-member Check Cashing Fee	\$10.00
Mortgage Discharge or Subordination Fee	\$50.00
Membership Closure Fee ⁴	\$25.00 per membership
Membership Reopen Fee ⁵	\$25.00 per membership
Escheat Process Fee	\$75.00
Account Research/Reconciliation fee	\$20.00 per hour
Incorrect Mailing Address Fee	\$15.00 per month
Levy/Garnishment/Subpoena Fees	\$35.00
Gift Card	\$3.00
Skip a Payment	\$35.00
REPAY - Debit/Credit Card Payment Fee	\$10.00
Early Deposit/ACH fee ⁶ (subject to credit union approval)	\$5.00
Deposited Items Returned Unpaid	\$15.00 per item
Document Copy Fee	\$2.00 per item

