



FEE SCHEDULE

ACCOUNTS

Credit Union Membership Fee	\$5.00
Insufficient Funds per Item	\$25.00
Return Item NSF per Item	\$20.00
Member Privilege Fee per Item	\$20.00
Return of Item Deposited/Loan Payment/ Credit Card Payment	\$20.00
Stop Payment Order per Item	\$20.00
Copy of Check	\$1.50
IAT (International ACH Transaction)	\$20.00
Return Item for IAT	\$20.00
Account Research per hour	\$25.00
E-Statements	FREE
Early Christmas Club Withdrawal	\$10.00
Dormant Account Fee (Annual)	\$5.00
Early Closed Account (within 6 months)	\$20.00
Excessive withdrawal fee on Shares	\$1.00
After 6 withdrawals per month	

VISA CARDS

Visa Credit/Debit Card Replacement	\$7.00
VISA Credit/Debit Card Express Delivery	\$45.00
VISA Gift Card	\$4.00
VISA Travel Card (reloadable)	\$6.00
VISA Cash Advance (Member)	\$10.00 or 3.00% whichever is greater
VISA Cash Advance (Non-Member)	\$20.00 or 3.00% whichever is greater
Foreign Transaction Fee on Debit/Credit Cards	1.00% of transaction amount

WIRE TRANSFERS

Incoming Wire Transfer	\$5.00
Outgoing Wire Transfer	\$20.00
Foreign Wire Transfer (Incoming)	\$15.00
Foreign Wire Transfer (Outgoing)	\$40.00

OTHER

Cashier's Check (10 free/year)	\$4.00
Money Order (10 free/year)	\$4.00
Notary Service	FREE
Returned Mail (Quarterly)	\$5.00
Levy/Garnishment	\$50.00
Loan Late Payment	5.00% of payment amount
Credit Card Late Payment	\$25.00