



FEE SCHEDULE

Fees and charges are effective May 15, 2025.
Fees may change at any time without notice.

ACCOUNT FEES

Account Service Fee Description	Fee Amount	Important Information
Share Account Minimum Balance Required	\$25.00	If the account is closed within 6 months of opening, \$25 will be forfeited.
Bad Address/Returned Mail	\$5.00/occurrence	
Dormant Account – No activity for 12months or more	\$5.00/month	Waived on accounts with over \$500.00 on deposit or under eighteen (18) years of age.
Unclaimed Property	\$15.00	Revised Uniform Unclaimed Property Act
Swipe & Save Savings Excessive Withdrawal	\$10.00/occurrence	One (1) free withdrawal per month
Dividend-Wi\$e Checking Low Balance	\$4.00/occurrence	If during the month, the minimum daily balance falls below \$500.00
Small Business Checking	\$4.00/month	
Business Account Excessive Deposits	\$0.14/check in person; \$0.07/check if dropped off	Each check in excess of fifteen (15) per visit
Negative Account Notice	\$10.00/occurrence	When account is negative for seventeen (17) days or more
Inactive Spending Account	\$5.00/month or \$30/every 6 months.	No member-initiated activity in checking account for a 90-day period.

CHECKING ACCOUNT FEES

Account Service Fee Description	Fee Amount	Important Information
Merchant presenting NSF check from member for counter check.	\$5.00/check	Merchant pays
Inactive Member Check Cashing	3% of check amount \$3.00 minimum	No services/No activity & under \$100.00 in account balances
Non-Member Check Cashing	5% of check amount \$5.00 minimum	

LOAN FEES

Account Service Fee Description	Fee Amount	Important Information
1 st and 2 nd Mortgage Payoff Statement	\$25.00	Merchant pays
ACH Origination Maintenance	\$15.00/occurrence	Changes after initial set-up
ACH Origination Return	\$15.00	
Change of Collateral	\$50.00	
HELOC Conversion	\$200.00	Switch HELOC programs
International Collateral Authorization	\$50.00	
Loan Application Processing - 2 nd Request	\$25.00	When applicant has been denied loan within last six (6) months.
Loan Refinance	\$50.00	In-house loans with no money advanced
Lost Title/Lien Release	\$15.00	
Non-Reoccurring ACH Origination	\$15.00	Pull single loan payment from other financial institution
Removal of Co-Maker on Loan	\$50.00	
Return Payment Fee	\$15.00	
Second Non-approved Co-Signer	\$25.00	
Skip Payment Administrative Fee	\$35.00	
Real Estate Subordination Request	\$50.00	Merchant pays

SAFE DEPOSIT BOXES

Account Service Fee Description	Fee Amount	Important Information
3" X 5"	\$20.00 annually	
3" X 10"	\$40.00 annually	
5" X 10"	\$55.00 annually	
10" X 10"	\$85.00 annually	
Key Replacement	\$25.00/key	
Late Payment	\$15.00	After thirty (30) days late
Safe Drilling	\$200.00	

SERVICE/MISCELLANEOUS FEES

Account Service Fee Description	Fee Amount	Important Information
Business Account and Non-Member Notary Service	\$5.00/document	
Member Notary Service	\$2.00/document	
Counter Checks (Teller Check) & Certified Checks	\$3.00/check	Waived for Gold and Platinum Members
Temporary Checks	\$5.00/12 without check order, \$3.00/12 with check order	New accounts receive the first twelve (12) free.
Cashing Savings Bonds	\$0.50/bond	First ten (10) free. If the member dropped off, it's free.
Copy of Statement	\$3.00/copy, \$5.00/copy if faxed	Waived for Gold and Platinum Members
Copy of Share Draft	\$1.50/copy	First ten (10) free
Document Mailing Service	\$2.00/document	Receipts or items that can be found via online banking or statement records.
Excessive Calls to Member Service	\$2.00/call	On account transfers and/or inquiries that can be completed online or via CU*Talk

Account Service Fee Description	Fee Amount	Important Information
Express Online Bill Pay Enrollment	\$10.00	No monthly fee *waived for Platinum and Gold Members
Express Bill Pay Deactivation	\$10.00	No payments made in two (2) calendar months
Stop Payment	\$25.00	CU Draft, Member Draft, ACH and Bill Payment *waived for Gold and Platinum Members
Return Deposit Item	\$15.00	
Foreign Deposit Item	\$50.00	
Shared Branch Block Release	\$10.00/occurrence	To complete transaction
Shared Branch Transactions	\$2.00/transaction	First six (6) transactions are free * waived for Gold and Platinum Members
Shared Branch Returned Deposit	\$25.00	
Research Charge	\$35.00/hour	Minimum thirty (30) minutes
Private Credit Counseling	\$35.00/hour	Minimum thirty (30) minutes
Reconciliation	\$35.00/hour	Minimum thirty (30) minutes
Collection Item for Merchant	Up to \$35.00	Merchant pays

TRANSACTIONS

Account Service Fee Description	Fee Amount	Important Information
Account to Account (A2A)	\$0.48/transaction	Financial Institution to Financial transfers Institution *waived for Gold and Platinum Members
Domestic Wire Transfers	\$20.00	Outgoing wires only
International Wire Out	\$40.00	Waived for Platinum Members
Manual Overdraft Charge	\$5.00	Completed by CU from other share suffix with available funds
Non-Sufficient Funds (NSF)	\$25.00/Item	Returned or Cleared

VISA DEBIT/ATM CARD

Account Service Fee Description	Fee Amount	Important Information
ATM Transactions	\$1.00/transaction	Exceeding five (5) per month
ATM Adjustment	\$15.00/adjustment	
Emergency Card	\$35.00	Includes shipping *waived for Platinum Members
Removal of CU Block on Debit Card	\$25.00/occurrence	
Replacement Card	\$10.00	
Sales Draft Copy	\$2.00	

VISA CREDIT CARD

Account Service Fee Description	Fee Amount	Important Information
Emergency Card	\$35.00	Includes shipping *waived for Platinum Members
Return Payment Fee	\$15.00	
Replacement Card	\$10.00	
Sales Draft Copy	\$2.00	