

FEE SCHEDULE

Fees and charges are effective September 10, 2021.
Fees may change any time without notice.

Account Fees

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| <u>Share Account Minimum Balance Required</u> | <u>\$25.00</u> |
| If account is closed within 6 months of opening - \$25 will be forfeited | |
| <u>Bad Address/Returned Mail</u> | <u>\$5.00</u> per occurrence |
| <u>Excessive Savings Transaction Fee</u> | <u>\$2.00</u> per transfer |
| Exceeding 6 transfers/withdrawals per month | |
| <u>Dormant Account – No activity for 12 months</u> | <u>\$5.00</u> per month |
| Waived on accounts with over \$500 on deposit or under 18 years of age | |
| <u>Unclaimed Property</u> | <u>\$15.00</u> |
| Revised Uniformed Unclaimed Property Act | |
| <u>Swipe & Save Savings Excessive Withdrawal</u> | <u>\$10.00</u> |
| One free withdrawal per month | |
| <u>Money-Wi\$e Checking</u> | <u>FREE</u> |
| <u>Dividend-Wi\$e Checking low balance</u> | <u>\$4.00</u> per occurrence |
| If during the month minimum daily balance falls below \$500.00 | |
| <u>Second Chance Checking</u> | <u>\$5.00</u> per month |
| <u>Small Business Checking</u> | <u>\$4.00</u> per month |
| <u>Business Account Deposits in excess of 15 per visit</u> | <u>\$0.14</u> per check if the member waits; <u>\$0.07</u> /check if dropped off |
| <u>Negative Account Notice</u> | <u>\$10.00</u> per occurrence |
| When account is negative 17 days or more | |
| <u>Inactive Checking Account</u> | <u>\$5.00</u> per month or <u>\$30.00</u> per every 6 months |
| No member-initiated activity in checking account for a 90-day period | |

Check Cashing Fees

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| <u>Merchant presenting NSF check from member for Counter Check</u> | <u>\$5.00</u> per check |
| Merchant pays | |
| <u>Inactive Member Check Cashing</u> | <u>3% of check amount,</u> <u>\$3.00</u> minimum |
| No services/No activity & under \$100.00 in account balances | |
| <u>Non-Member Check Cashing</u> | <u>5% of check amount,</u> <u>\$5.00</u> minimum |

Loan Fees

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

Safe Deposit Boxes

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| 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 per key |
| Late Payment After 30 days late | \$15.00 |
| Safe Drilling | \$200.00 |

Services/Miscellaneous Fees

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| Business Account and Non-Member Notary Service | \$5.00 per document |
| Counter Checks (Teller Check) & Certified Checks Waived for Gold and Platinum Members | \$3.00 per check |
| Temporary Checks New accounts receive the first 10 free | \$5.00/12 without check order, \$3.00/12 with check order |
| Cashing Savings Bonds First 10 are free. If member dropped off, it's free | \$0.50 per bond |
| Copy of Statement Waived for Gold and Platinum Members | \$3.00 per month \$5.00 if faxed |
| Copy of Share Draft First 10 free | \$1.50 after the first 10 |
| Document Mailing Service Receipts or items that can be found via online banking or statement records | \$2.00 per document |
| Excessive Calls to Member Service On account transfers and/or inquiries that can be completed online or via CU*Talk | \$2.00 per call |
| Express Online Bill Pay Enrollment No monthly fee *waived for Platinum and Gold Members | \$10.00 |
| Express Bill Pay Deactivation No payments made in 2 calendar months | \$10.00 |
| Member Notary Service | \$2.00 per document |
| Stop Payment CU Draft, Member Draft, ACH and Bill Payment *waived for Gold and Platinum Members | \$25.00 |
| Return Deposit Item | \$15.00 |
| Foreign Item Deposit | \$50.00 |
| Shared Branch Block Release To complete transaction | \$10.00 per occurrence |
| Shared Branch Transactions First 6 transactions are free *waived for Gold and Platinum Members | \$2.00 per transaction |

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| <u>Shared Branch Returned Deposit</u> | <u>\$25.00</u> |
| <u>Research Charge</u> Minimum 30 mins | <u>\$35.00</u> per hour |
| <u>Private Credit Counseling</u> Minimum 30 minutes | <u>\$35.00</u> per hour |
| <u>Reconciliation</u> minimum 30 mins | <u>\$35.00</u> per hour |
| <u>Collection Item for Merchant</u> Merchant pays | <u>Up to \$35.00</u> |

Transactions

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|---|----------------------------|
| <u>A2A</u> Financial to financial transfers *waived for Gold and Platinum Members | <u>\$0.48</u> per transfer |
| <u>Domestic Wire Transfers</u> Outgoing wires only | <u>\$20.00</u> |
| <u>International Wire Out</u> Waived for Platinum Members | <u>\$40.00</u> |
| <u>Manual Overdraft Charge</u> Completed by CU from other share suffix with available funds | <u>\$5.00</u> |
| <u>Non-Sufficient Funds (NSF)</u> Returned or Cleared | <u>\$25.00</u> per item |
| <u>Second Chance Checking NSF</u> Returned or Cleared | <u>\$30.00</u> per item |
| <u>Overdraft Transfer Fee from pre-selected share account</u> Money-Wi\$e, Second Chance and Courtesy Checking Accounts Only | <u>\$2.00</u> per transfer |

Visa Debit/ATM Card

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| <u>Annual Fee</u> May apply *waived for Gold and Platinum Members | <u>\$10.00</u> |
| <u>ATM Transactions</u> Exceeding 5 per month | <u>\$1.00</u> per transaction |
| <u>ATM Adjustment</u> | <u>\$15.00</u> per adjustment |
| <u>Emergency Card or PIN Replacement</u> Includes shipping *Waived for Platinum Members | <u>\$35.00</u> |
| <u>Removal of CU block on Debit Card</u> | <u>\$25.00</u> per occurrence |
| <u>Replacement Card and PIN</u> | <u>\$12.50</u> |
| <u>Replacement PIN</u> | <u>\$5.00</u> |
| <u>Sales Draft Copy</u> | <u>\$2.00</u> |

Visa Credit Card

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|--|----------------|
| <u>Emergency Card or PIN Replacement</u> | <u>\$35.00</u> |
| Includes shipping *Waived for Platinum Members | |
| <u>Return Payment Fee</u> | <u>\$15.00</u> |
| <u>Replacement Card and PIN</u> | <u>\$12.50</u> |
| <u>Replacement PIN</u> | <u>\$5.00</u> |
| <u>Sales Draft Copy</u> | <u>\$2.00</u> |