

## Fee Schedule 2016

<b>Product or Service</b>	<b>Standard Fee</b>
<b>Share Account</b>	
Share Value - per value of one share account	\$5.00
New Account Fee ( Non-Refundable)	\$5.00
Account Closure within 60 Days of Opening	\$5.00
Excessive Reg D Transfer fee	\$3.00
Share Transfer Fee (Overdraft)	\$3.00
<b>Share Draft Account Fees</b>	
NSF'S ALL RETURN ITEMS	\$30.00
Overdraft Fee (per Item)	\$30.00
Courtesy Pay (per Item)	\$30.00
Account Balancing (minimum \$25.00 per Hour)	\$25.00
Account Research (Minimum \$25.00 per Hour)	\$25.00
Cashier's Check (Checks made payable to member are Free)	\$3.00
Stop Payment (\$20.00 per Item - \$20.00 per EFT Item)	\$20.00
Stop Payment (\$30.00 per sequence)	\$30.00
Check Copy (cleared check) online free	\$3.00
Order New Checks	Varies
Senior Accounts 65 and over one Box every six months free	
<b>IRA</b>	
Account Number Change	\$25.00
IRA (Transfer out fee)	\$25.00
IRA Annual Fee	\$10.00
<b>Safe Deposit Box</b>	
Annual rental fee 5x5	\$15.00
Annual rental fee 3x10	\$22.50
Annual rental fee 5x10	\$33.00
Annual rental fee 10x10	\$40.00
Re-key fee	Varies
Drilling of Box	Varies
<b>ACH</b>	
ACH Origination (\$30.00 per item)	\$30.00
<b>Loans</b>	
CarFax Report	\$25.00
Existing Loan Refinance	\$100.00
Late Payments	\$30.00
<b>Loan Processing Fee</b>	
Credit Cards	\$30.00
Unsecured Loan	\$30.00
Secured Loan	\$75.00
HELOC	\$100.00
HELOC Renewal Fee	\$99.00
Closed End Mortgage Loan	\$300.00

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Loan Skip-A-Payment (\$30.00 per Loan)	\$30.00
Overlimit Fee	\$20.00
Title Name Change	\$25.00
<b>Loan Subordination</b>	<b>\$100.00</b>
Account Number Change with Loan	\$25.00
<b>Visa Debit/Credit Cards</b>	
Lost Card Replacement	\$10.00
Pin Replacement	\$10.00
Replace Debit/Credit Card	\$10.00
Rushed Debit/Credit Card order	\$35.00
Card Recovery	\$50.00
<b>General Fees</b>	
<b>History Printout (No charge for Senior and Minors)</b>	<b>\$2.00 /page</b>
Bill Pay Service	Free
Business Account Fee (more than 10 items per month)	\$10.00
Cash Withdrawal from ATM/PIN (\$500.00 per day)	
Check Cashing Fee (Waived with \$200.00 balance or other Credit Union services) per Check	\$5.00 per Check
Coin Counting (\$3.00 or 3% of Total)	\$3.00
Collection Fee	
Incoming collection	\$15.00 per Item
Outgoing Collection	\$15.00 per Item
Credit Report Only	\$25.00
Dormant Account (After 12 months with no monetary transaction)	\$20.00 per month
Garnishments	\$30.00
Unclaimed Property Account	\$50.00
E-statements	Free
Fax Fee	\$1.00 per page
Large Cash Withdrawal (We reserve the right to, at any time, require no less than seven days notice in writing before each cash withdrawal)	
Money Order	\$2.00 per Item
<b>Non-Member On-Us Check &gt;\$100.00</b>	<b>\$5.00</b>
Notary Public	\$2.00 Non-Member
Online Banking	Free
<b>Paper Statements (No charge for Senior and Minors)</b>	<b>\$1.99</b>
Photo Copies	\$.10 cents/pg
<b>Statement (No charge for Senior or Minor Accounts)</b>	<b>\$5.00 per month</b>
<b>Travel Money Card</b>	<b>\$7.00</b>
<b>Visa Gift Card</b>	<b>\$3.50</b>
Western Union	\$20.00
<b>Wire Transfers</b>	
Outgoing	\$20.00

## Fee Schedule 2016

Incoming	\$5.00
International Outgoing	\$40.00