

FEE SCHEDULE		Effective 12/31/2013	
MONEY MARKET ACCOUNT FEES			
Excessive Withdrawal	\$20.00/Withdrawal after 3 withdrawals per month		
IRA SHARES ACCOUNT FEES			
Closing	\$25.00/Account		
CHECKING ACCOUNT FEES			
Overdraft Transfer	\$5.00/Item		
NSF	\$29.50/Item		
Returned Item	\$29.50/Item		
Stop Payment	\$29.50/Request		
Check Printing	Prices may vary depending upon style		
Inactivity	\$5.00/Month beginning fourth month of inactivity		
Copy of Cleared Check	\$5.00		
OTHER SERVICE FEES			
Items Sent for Collection	\$29.50/Item		
Wire Transfer:			
Incoming			
Outgoing	\$5.00/Transfer	\$10.00/Transfer	
ACH On Demand	\$10.00/Request		
Official Check	\$3.00/Check after 1 free per month		
Account Reconciliation	\$30.00/Hour		
Account Research	\$30.00/Hour		
Statement Copy	\$5.00/Copy		
Account Activity Printout	\$2.00/Printout		
Deposited Item Return	\$29.50/Item if member is payer, \$10.00 if member is not payer		
Legal Process	Cost to the Credit Union		
Court Order Garnishment, Levy	\$35.00		
Inactive Account	\$10.00/Quarter charged after 1 year and account balance less than \$100.00		
Incorrect Address	\$10.00/Occurrence		
E-Branch/Internet Access	No fee		
EFT FEES			
ATM Withdrawal/Transfer	\$1.50/Transaction after 5 free per month		
Card Replacement	\$15.00/Card		
ACH Overdraft	\$29.50/Item		
Debit Card Overdraft	\$29.50		
ATM/POS Overdraft	\$29.50/Item		
Debit Card Transaction Copy	\$10.00/Copy		