



**FEE SCHEDULE (Effective 9/1/18)**

<b>ALL ACCOUNTS</b>	<b>FEE</b>	<b>HOW TO AVOID</b>
NSF Item	\$38.00 per item	Maintain positive balance to cover pending items
Courtesy Pay *	\$38.00 per item	Maintain positive balance to cover pending items
Return Item (NSF/Stop Payment/Check/ACH)	\$38.00 per item	
Stop Payment (ACH or Check)	\$30.00 per item	

<b>SHARE ACCOUNTS</b>	<b>FEE</b>	<b>HOW TO AVOID</b>
Minimum Balance (Shares)	\$1.00 per month	Primary share must remain above \$5.00
Excess withdrawal (Reg D)	\$7.50 per item	Perform 6 or less electronic w/d per month

<b>SHARE DRAFT ACCOUNT</b>	<b>FEE</b>	<b>HOW TO AVOID</b>
Share Draft Fee	\$2.00 per month	Enroll in online eStatements
Overdraft Transfer	\$3.00 per item	Use Online Banking xfer from other accounts
Temporary Checks	\$4.00/4 checks	Use Online BillPay, or Debit Card

<b>GENERAL SERVICES</b>	<b>FEE</b>	<b>HOW TO AVOID</b>
Co-Op Shared Branch Transaction	\$3.00 per trans	Maintain aggregate savings balance \$500+
Manual Phone Transfer	\$5.00 per trans	Use Online Banking, CUTalk or Mobile Banking
Phone Account Inquiry (1 Free per week)	\$5.00 per inquiry	Use Online Banking, CUTalk or Mobile Banking
Cashier Check	\$3.00 per check	Make check payable to self, or use BillPay
Money Order	\$2.00 per MO	Use BillPay
Account History	\$3.00 per page	Use Online Banking, CUTalk or Mobile Banking
Check Replacement/Expiration	\$30.00	Use an alternate method of payment
Copy of Check	\$5.00	Use Online Banking
Statement Request	\$5.00 per stmt	Use Online Banking
Check Cashing	\$5.00 per item	Aggregate Share/Draft bal \$200 + OR loan bal \$500+
Non-mbr (on us) Check Cashing	\$5.00 per item	

<b>CARD SERVICES</b>	<b>FEE</b>
Debit/Credit Card Replacement	\$5.00 per card
Debit/Credit Card HotCard	\$7.00 per card
VISA Gift Card	\$4.00 per card
VISA Reloadable Card	\$6.95
VISA Reload	\$4.00
ATM Inq/Trans (non Co-op Network)	\$1.00

<b>OTHER SERVICES</b>	<b>FEE</b>
Verification of Deposit	\$5.00
Inactive Membership (12 Months)	\$5.00/month
Membership Closure **	\$10.00
Membership Crossfile/Re-open ***	\$30.00
Loan Coupon	
Return Mail	\$7.00 per item
Escheat Notice	\$10.00
Escheat Processing	\$50.00
Incoming Coin (rolled)	5%
Account Reconciliation/	\$25.00/hour
Research/Retrieval	(\$25.00 min)
Levy, Garnishment, Subpoena, Interrogatory	\$50.00
Wire Transfer	\$20.00

<b>BUSINESS SERVICES</b>	<b>FEE</b>
\$500 Minimum Checking Balance	\$10.00/month
Check Deposit over 30 per day	\$.20 per item
Check Scanner Monthly Lease	\$40.00
Merchant Services Available	Varies

**DISCLOSURES:**

\*Applies when overdraft is created by check, in-person or ACH. Must opt-in for one time debit and ATM transactions.

\*\*If closed within 6 months of opening

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