

Type	Amount	Notes
MEMBER		
Below Minimum Share Balance	\$2.00/month	
Statement Copy/History Balance	\$2.00/month	
Return Statement/Bad Address	\$4.00/month	
Money Orders	\$2.00	
Cashier Checks	\$2.00	1 Free per Month
Counter Checks	\$2.00/sheet	4 checks per sheet
Collection Fee	\$25.00	Accounts exceeding 15 days overdrawn
Federal Wire Transfer	\$10.00	Insured and same day before 2 p.m.
International Wire	\$30.00	Not insured or time guaranteed
Research	\$35.00/hour	Minimum 1 hour
Inactive Account Fee	\$4.00/month	No transactions for 180 days

DRAFT/TRANSACTION - GENERAL CHARGES		
Check Copy	\$2.00	Free on internet for 90 days
ACH Special Processing Fee	\$10.00	Invalid account deciphering
Stop Payment	\$10.00	Individual checks or a series
Cashier's Check / Money Order - Declaration of Loss Refund	\$25.00	Lost, Destroyed, Stolen or Fraud Only - 90 Day Waiting Period
Cashier's Check / Money Order - Reissue Fee	\$5.00	Original Item Returned to Credit Union
Force Post Fee (Negative)	\$10.00	
Return Check Fee	\$25.00	
ACH Return Fee	\$25.00	
Courtesy Pay	\$20.00	
Return Deposit Item Fee	\$25.00	
Foreign Check Deposit	\$5.00 per item	Canadian item up to \$2,000.00
Foreign Check Deposit	\$60.00 per item	Canadian items over \$2,000.00 or items from other countries or if we have reason to believe item won't be paid

DRAFT/TRANSACTION - BUSINESS BASIC ACCOUNTS		
Monthly Account Service Charge	\$5.00	Waived with eStatements or Average Daily Balance for Month Over \$1,000 or 501(c)(3) Charities
Monthly Transaction Charge	15¢ per Transaction	No Charge for First 250 Transactions per Month
Cash and Coin Handling	Included	Included with Monthly Account Service Charge
Online Banking	Included	Included with Monthly Account Service Charge
Online Bill Pay	Included	Included with Monthly Account Service Charge

DRAFT/TRANSACTION - BUSINESS PREMIER ACCOUNTS		
Account Set-Up Fee	\$25.00	One-Time Set-Up
Monthly Account Service Charge	\$20.00	Reduced to \$15.00 with eStatements - Waived if Average Daily Balance for Month is Over \$10,000 or 501(c)(3) Charities
Monthly Transaction Charge	5¢ per Transaction	
Cash and Coin Handling	Included	Included with Monthly Account Service Charge
Online Banking	Included	Included with Monthly Account Service Charge
Online Banking - Manage Your Own Users	Included	Included with Monthly Account Service Charge
Online Banking - ACH Collections	Included	Included with Monthly Account Service Charge
Online Banking - Payroll ACH	Included	Included with Monthly Account Service Charge
Online Banking - Tax Payments	Included	Included with Monthly Account Service Charge
Online Banking - ACH Pass-Thru	Included	Included with Monthly Account Service Charge
Online Bill Pay	Included	Included with Monthly Account Service Charge

Type	Amount	Notes
DRAFT/TRANSACTION - BUSINESS PREMIER ACCOUNTS-CONT.		
Remote Check Capture	\$100.00	One-Time Set-Up
Remote Check Capture	\$25.00	Monthly Charge
Merchant Services	See Contract	
CUPay/STI Services	See Contract	

VISA		
Statement Copy/History Print	\$2.00/month	
Replace lost/stolen VISA	None	Worn/Stolen - replaced for free.
	\$5.00	Lost - 1st time
	\$10.00	Lost - Additional times
PIN Reminder Mailer	\$5.00	
Rush Shipping	\$20.00	
Receipt Copy	\$10.00	
Research	\$35.00/hour	Minimum 1 hour
False Claim Fee	\$35.00/hour	Minimum 1 hour
VISA Rate Change	\$25.00	
Non-Activation Penalty	\$25.00	Card not activated 120 days after issue. Reminder mailers are sent before fee is assessed.
Gift Card	\$2.00	Per card
TravelMoney Card (Reloadable Gift Card with Travel Insurance)	\$5.00	Per card

LENDING*		
Change of Terms (Subsequent Action)	\$25.00	
Extension Agreements	\$25.00	
Skip A Payment	\$25.00	Holiday Promotion
Modification of Trust Deed	\$150.00	
Subordination Agreements	\$250.00	
Collateral insurance Fee - Vehicle	1% of loan Balance	No proof of insurance
Collateral insurance Fee - Real Estate	\$50.00	No proof of insurance
Title Processing Fee	1% of loan Balance	Non receipt of processed title in member name

MISCELLANEOUS		
False Claim Fee	\$35/hour	
Payment Reversal	\$10.00	Requested after posting
Early Withdrawal penalty	Last 6 mo. Dividend	180 days dividends