

Type	Amount	Notes
MEMBER		
New Member Fee	Waived	
Below Minimum Share Balance	\$2.00/month	
Below Minimum Draft Balance	\$5.00/month	
Statement Copy/History Balance	\$2.00/month	\$1.00/month for GoldStar® Members
Return Statement/Bad Address	\$4.00/month	
Travelers Checks	1% of total	0.50% of Total for GoldStar® Members
Money Orders	\$2.00	\$1.00 for GoldStar® Members
Cashier Checks	\$2.00	1 Free per Month - \$1.00 for GoldStar® Members
Counter Checks	\$2.00/sheet	4 checks per sheet - \$1.00/sheet for GoldStar® Members
PUPID Wires	\$10.00	Pick up wires-non-member
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
GoldStar® Draft/Monthly Maintenance Fee	\$10.00/month	*Waived with \$2,500 Average daily balance of \$2,500. OR A direct deposit of \$300 and 5 monthly account transactions and one loan product.
GoldStar® Draft/Service Fee	\$25.00 one time fee	Fee assessed if GoldStar® Draft account is switched to another share draft product type or closing the GoldStar® Share Draft while receiving program benefits. Fee is waived if no program benefits are active.
Fresh Start Draft Account Opening Fee	\$20.00	
Fresh Start Draft Monthly Account Fee	\$7.00/month	Discounted to \$4.00/month if average balance is \$750.00 or more
DRAFT/TRANSACTION		
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	
ACH Withdrawal on ATM Fee	\$7.50	Charged each day ACH Withdrawals Post on an ATM Account
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

Type	Amount	Notes
VISA		
Statement Copy/History Print	\$2.00/month	\$1.00/month for GoldStar Members
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
Non-Member Cash Advance	1.00% of advance	Minimum \$5.00
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	
Reduced Rate Based on Credit Improvement (Only two allowed during life of loan)	\$25.00	<\$5,000 owing on loan (1st time)
	\$25.00	<\$5,000 owing on loan (2nd time)
	\$50.00	<\$15,000 owing on loan (1st time)
	\$25.00	<\$15,000 owing on loan (2nd time)
	\$100.00	\$15,000+ owing on loan (1st time)
	\$50.00	\$15,000+ owing on loan (2nd time)
Collection Fee	\$20.00	60+ days delinquent
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