



## FEES & SERVICES

### ATM & CHECKCARDS

ATM/Debit Card First Initial Card Fee	.....\$ 5.00
ATM/Debit & Visa Card Replacement	.....\$10.00
Foreign ATM Fee	.....\$ 2.00
PIN Reminder	.....FREE
Cash Advance	.....\$10.00

### CHECKING ACCOUNTS

Check Order (First Order)	.....FREE
Draft Copy Fee	.....\$ 2.00
Checking Stop Pay	.....\$25.00

### OVERDRAFT FEES

Automatic Transfer (share & overdraft line of credit)	...\$ 3.00
Overdraft Item Fee	.....\$25.00
Return Item Fee	.....\$25.00

**REGULATION D VIOLATION**.....\$25.00

### ONLINE BANKING

Member Account Access	.....FREE
E-Statements	.....FREE

### BILL PAY

Per Bill Paid	.....FREE
Person-to-Person	.....FREE
Expedited Payment	.....\$14.95
Popmoney, per item	.....\$ 0.50

### MOBILE BANKING

Member Account Access	.....FREE
Mobiliti	.....FREE
Remote Deposit Capture	.....FREE

### EARLY WITHDRAWALS

#### Christmas Club Account

- > First withdrawal loss of dividends for the year
- > Second withdrawal closes Club

#### Certificates

- > Early Redemption Penalty 30 - 60 day penalty dependent upon terms of certificate

### LOAN ACCOUNTS

Deferral Request	.....\$20.00
Loan App Fee	.....\$25.00
Lien Fee	.....\$15.00
In House Refinance	.....\$50.00
UCC Fee	.....\$30.00
Multiple Advance Fee	.....\$10.00
Returned Check Fee	.....\$10.00
(deposited or applied toward loan)	

**IRA FEE** .....\$10.00/year

**ACCOUNT RECONCILIATION**.....\$20.00/Hour

**INACTIVE ACCOUNT** .....\$ 2.00/month  
Member Accounts that are under a \$25.00 balance, no activity for 180 days and no other services will have their account closed when a \$0 balance occurs.

### FAX SERVICES

Incoming & Outgoing .....\$ 1.00/fax

**PHOTOCOPY** .....\$ 0.05/page

### PREPAID CARDS

Visa Gift Card	.....\$ 5.00/card
Visa Travel Money Card Fee	.....\$ 5.00/card
Reload Visa Travel Money Card Fee	.....\$ 2.00/time
Visa Everyday Card	.....\$ 5.00

### CREDIT CARDS

Replacement Card Fee	.....\$10.00
Credit Card Late Fee	.....\$10.00
Visa Balance Transfer	.....FREE
Cash Advance	.....\$10.00

**STOP PAYMENT**.....\$25.00

**MONEY ORDERS** .....\$ 2.00/item

**CASHIER'S CHECKS** .....\$ 3.00/item

**STATEMENT HISTORY** .....\$ 5.00

Statement History Return .....\$ 5.00

### NOTARY SERVICES

Members	.....FREE
Non-members	.....FREE

### WIRES

Domestic	.....\$15.00
International	.....\$45.00
Member to Member Wire Transfer	.....\$ 1.00

**COIN COUNTING** .....FREE for Members

Non-Members .....10% of coin balance

### ACH

ACH Fee, one time	.....\$15.00
ACH origination return	.....\$10.00
(deposited or applied toward loan)	
ACH Stop Pay	.....\$25.00

### SAFE DEPOSIT BOXES

3x10	.....\$20.00/year
5x10	.....\$30.00/year
10x10	.....\$40.00/year
Security Deposit	.....\$50.00



**RATES FOR SAVING, CHECKING AND CERTIFICATE ACCOUNTS**

<b>Effective Date: 1.1.19</b>	<b>Dividend Rate</b>	<b>Annual % Yield</b>
<b>Shares:</b>		
\$25-\$499.99	0.03%	0.03%
\$500-\$999.99	0.05%	0.05%
\$1000 & Above	0.10%	0.10%
<b>Super Shares:</b>		
\$1000-\$4999.99	0.08%	0.08%
\$5000-\$9999.99	0.10%	0.10%
\$10000-\$24999.99	0.12%	0.12%
\$25000 & Above	0.15%	0.15%
<b>Share Drafts:</b>		
\$100-\$499.99	0.02%	0.02%
\$500-\$999.99	0.04%	0.04%
\$1000 & Above	0.06%	0.06%
<b>Christmas Club:</b> Penalty for early withdrawal		
\$25-\$5000	1.00%	1.00%
\$5000 & Above	0.10%	0.10%
<b>Club 18:</b> <small>Penalty for early withdrawal</small>	2.20%	2.22%
<b>Funeral Trust Accounts:</b>	2.20%	2.20%
<b>IRA Shares:</b>		
\$25-\$499.99	0.50%	0.50%
\$500-\$999.99	0.75%	0.75%
\$1000 & Above	1.00%	1.00%
<b>Share Certificates:</b> Special terms/higher rates may apply		
6 Month	0.95%	0.95%
12 Month	1.40%	1.40%
18 Month	1.50%	1.50%
24 Month	1.65%	1.65%
30 Month	1.65%	1.65%
36 Month	1.70%	1.70%
<b>Certificate Plus</b> - 60 month with options to increase rate once during term		
	2.20%	2.20%
<b>IRA Certificates:</b> 0.25% above share certificate rates		
<b>Jumbo Certificates:</b> Individual certificate balance over \$200,000 may qualify for a higher rate - See CU Staff for details		