



**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: 1.23.19</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>	2.50%	2.52%
<b>Funeral Trust Accounts:</b>	2.50%	2.50%
<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	1.25%	1.25%
12 Month	1.70%	1.70%
18 Month	1.80%	1.80%
24 Month	1.95%	1.95%
30 Month	1.95%	1.95%
36 Month	2.00%	2.00%
<b>Certificate Plus</b> - 60 month with options to increase rate once during term		
	2.50%	2.50%
<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		