



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 AccessFREE
E-StatementsFREE

BILL PAY

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

MOBILE BANKING

Member Account AccessFREE
MobilitiFREE
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 (\$2000.00 Max Daily) \$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

MembersFREE
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

Effective Date: 10/01/2020	Dividend Rate	Annual % Yield
Shares:		
\$25-\$499.99	0.03%	0.03%
\$500-\$999.99	0.04%	0.04%
\$1000 & Above	0.05%	0.05%
Super Shares:		
\$1000-\$4999.99	0.05%	0.05%
\$5000-\$9999.99	0.07%	0.07%
\$10000-\$24999.99	0.10%	0.10%
\$25000 & Above	0.12%	0.12%
Share Drafts:		
\$100-\$499.99	0.02%	0.02%
\$500-\$999.99	0.03%	0.03%
\$1000 & Above	0.04%	0.04%
Christmas Club: Penalty for early withdrawal		
\$25-\$5000	1.00%	1.00%
\$5000 & Above	0.10%	0.10%
Club 18: Penalty for early withdrawal	1.00%	1.00%
Funeral Trust Accounts:		
	1.00%	1.00%
IRA Shares:		
\$25-\$499.99	0.50%	0.50%
\$500-\$999.99	0.75%	0.75%
\$1000 & Above	1.00%	1.00%
Share Certificates: Special terms/higher rates may apply		
6 Month	0.30%	0.30%
12 Month	0.45%	0.45%
18 Month	0.50%	0.50%
24 Month	0.70%	0.70%
30 Month	0.70%	0.70%
36 Month	0.75%	0.75%
Certificate Plus - 60 month with options to increase rate once during term		
	1.00%	1.00%
IRA Certificates: 0.25% above share certificate rates		
Jumbo Certificates: Individual certificate balance over \$200,000 may qualify for a higher rate - See CU Staff for details		

