



**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

**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 (\$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**

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: 07/11/2022</b>	<b>Dividend Rate</b>	<b>Annual % Yield</b>
<b>Shares:</b>		
\$25-\$499.99	0.03%	0.03%
\$500-\$999.99	0.04%	0.04%
\$1000 & Above	0.05%	0.05%
<b>Super Shares:</b>		
\$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%
<b>Share Drafts:</b>		
\$100-\$499.99	0.02%	0.02%
\$500-\$999.99	0.03%	0.03%
\$1000 & Above	0.04%	0.04%
<b>Christmas Club: Penalty for early withdrawal</b>		
\$25-\$5000	0.50%	0.50%
\$5000 & Above	0.05%	0.05%
<b>Club 18:</b> Penalty for early withdrawal	1.25%	1.26%
<b>Funeral Trust Accounts:</b>		
	1.25%	1.26%
<b>IRA Shares:</b>		
\$25-\$499.99	0.25%	0.25%
\$500-\$999.99	0.50%	0.50%
\$1000 & Above	0.75%	0.75%
<b>Share Certificates: Special terms/higher rates may apply</b>		
6 Month	0.65%	0.65%
12 Month	0.75%	0.75%
18 Month	1.00%	1.00%
24 Month	1.25%	1.25%
30 Month	1.25%	1.25%
36 Month	1.25%	1.25%
<b>Certificate Plus - 60 month with options to increase rate once during term</b>		
	1.25%	1.25%
<b>IRA Certificates: 0.25% above share certificate rates</b>		
<b>Jumbo Certificates:</b> Individual certificate balance over \$200,000 may qualify for a higher rate - See CU Staff for details		

