



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 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: 1/18/23	Dividend Rate	Annual % Yield
Shares:		
\$25 - \$999.99	0.06%	0.06%
\$1,000 - \$9,999.99	0.10%	0.10%
\$10,000 and above	0.15%	0.15%
Super Shares:		
\$1,000 - \$4,999.99	0.15%	0.15%
\$5,000 - \$9,999.99	0.20%	0.20%
\$10,000 - \$24,999.99	0.40%	0.40%
\$25,000 - \$49,999.99	0.60%	0.60%
\$50,000 - \$99,999.99	1.00%	1.00%
\$100,000 and above	1.25%	1.26%
Share Draft:		
\$100 - \$999.99	0.04%	0.04%
\$1000 - \$9999.99	0.06%	0.06%
\$10,000 and above	0.12%	0.12%
Christmas Club: Penalty for early withdrawal		
\$25 - \$5000	0.50%	0.50%
\$5000 & Above	0.15%	0.15%
Club 18: Penalty for early withdrawal	3.25%	3.29%
Funeral Trust Accounts:	3.25%	3.29%
IRA Shares:		
\$25 - \$999.99	0.50%	0.50%
\$1000 - \$4999.99	0.75%	0.75%
\$5000 - \$9999.99	1.00%	1.00%
\$10,000 and above	1.50%	1.51%
Share Certificates: Special terms/higher rates may apply		
6 Month	3.00%	3.02%
12 Month	3.25%	3.25%
18 Month	3.50%	3.50%
24 Month	3.50%	3.50%
30 Month	3.00%	3.00%
36 Month	3.25%	3.25%
Certificate Plus - 60 Month with option to increase rate once during term		
	3.25%	3.25%
Under 12 Month CD Special:		
8 Month	4.25%	4.28%
Over 12 Month CD Special:		
19 Month	4.25%	4.25%
IRA Certificates: 0.25% above share certificate rates		
Jumbo Certificates: Aggregate account balance over \$200,000 may qualify for a higher CD Rate. See CU staff for details Rates Increase by 0.10% for \$50K-\$100K. Rates Increase 0.20% for 100K or more		

