



SCHEDULE OF FEES AND CHARGES

Effective January 1, 2022

Regular Share (Savings) Fees		Elite
New Account Fee	FREE	FREE
Withdrawal Fee (1)	\$ 3	FREE

(1) 3 free withdrawals or transfers per month

Share Draft & Money Market Fees		Elite
Secure Plus Checking (2)	\$ 6	\$ 6
Classic Checking (3)	\$ 6	FREE
Student Checking (4)	\$ 3	FREE
Overdraft Transfer (5)	FREE	FREE
Overdraft Protection (up to \$500) (6)	\$ 30	\$ 30
Copy of Processed Check Fee (7)	\$ 3	FREE
Box of Checks	varies	FREE
Return Check Fee (NSF)	\$ 30	\$ 30
Return Deposit Fee	\$ 30	\$ 30
Stop Payment	\$ 30	\$ 30
Stop Payment Cancellation Fee	\$ 30	\$ 30
Corporate Check Stop Payment	\$ 30	\$ 30

(2) waived over age 65 - monthly

(3) waived with \$600 average daily balance or 6 POS - monthly

(4) waived with \$300 average daily balance or 6 POS - monthly

(5) automatic transfer from savings - limit 6/month - per item

(6) per item; not to exceed \$90/day

(7) two free per month for Elite

ATM/Debit Fees		Elite
ATM/Debit Annual Fee	FREE	FREE
CO-OP Network Fee	FREE	FREE
Additional ATM/Debit Card Order	\$ 6	FREE
ATM/Debit PIN Replacement	\$ 6	FREE
ATM/Debit Card Replacement (8)	\$ 30	FREE
ATM Deposit Error Fee	\$ 30	\$ 30
ATM Same Account Deposit Fee	\$ 30	\$ 30
ATM Empty Envelope Deposit Fee	\$ 30	\$ 30

(8) one free per year

Loan Fees		Elite
NSF Loan Payment Fee	\$ 30	\$ 30
Skip-A-Payment (per loan per month)	\$ 30	\$ 30
HELOC Annual Fee (9)	\$ 150	\$ 150
Real Estate Reconveyance	\$ 150	\$ 150
Real Estate Subordination	\$ 150	\$ 150

(9) if average balance is less than \$10,000

Individual Retirement Account (IRA) Fees		Elite
Annual Fee	FREE	FREE
Early Closure Fee (if <59 1/2)	\$ 30	\$ 30
Transfer Fee	\$ 30	\$ 30
Rollover Fee	\$ 30	FREE

General Services		Elite
Bill Pay	FREE	FREE
Electronic Statements	FREE	FREE
Account History Printout (30 days only)	FREE	FREE
Monthly or Quarterly Printed vs E-Statements	\$ 3	FREE
Statement Reproduction	\$ 6	FREE
Notary Services (10)	\$ 6	FREE
Corporate Check Fee (Third Party)	\$ 3	FREE
Cashier's Check Fee	\$ 6	FREE
Cashier's Check Stop Payment (11)	\$ 30	\$ 30
Corporate Check Copy Fee (per check)	\$ 3	FREE
Dormant Account Fee (12)	\$ 2	\$ 2
Bad Address Fee (Quarterly)	\$ 6	FREE
Verification of Deposits	\$ 30	FREE
Check Cashing for Non-Members <\$300 (13)	\$ 6	N/A
Check Cashing for Non-Members >\$300 (13)	\$ 30	N/A
Account Closed within 90 days	\$ 30	FREE
Domestic Wire Transfer (14)	\$ 30	FREE
International Wire Transfer (14)	\$ 30	FREE
Deposit Held for Collection Fee	\$ 30	FREE
Escheat Fee (after 3 years with no activity)	N/A	FREE
Liens, Levies, Execution, & Garnishment	\$ 90	\$ 90
Account Research (per hour)	\$ 30	\$ 30

(10) Members get up to 3 free per month

(11) Limitations apply

(12) After 1 year of inactivity, excluding dividends - monthly

(13) requires current government issued ID

(14) Minimum amount \$300

Electronic Funds Transfer Fees		Elite
ACH Return Fee	\$ 30	\$ 30
ACH Stop Payment Fee	\$ 30	\$ 30

VISA Credit Card Fees (15)		Classic	Platinum
Annual Fee	FREE	FREE	FREE
Late Payment Fee	\$ 30	\$ 30	\$ 30
Returned Payment Fee	\$ 30	\$ 30	\$ 30
Card Replacement (16)	\$ 30	FREE	FREE
Card Replacement with Express Delivery	\$ 90	\$ 90	\$ 90
Cash Advance Fee (17)	3%	3%	3%
Foreign Transaction Fee (18)	1%	1%	1%

(15) not an offer for credit

(16) one free per year

(17) 3% of advanced amount, minimum \$3 and maximum \$30

(18) 1% of transaction amount in US Dollars

Share Certificate (CD) Fees		Elite
Early Withdrawal Penalty (19)	varies	varies

(19) total accrued dividends for the month (minimum \$90)

ELITE = 30 Years Membership or \$100,000 cumulative share and loan balance in the same account



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by NCUA

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Your savings federally insured by the National Credit Union Administration. Your savings at each office are not separately insured.