



Schedule of Fees

Effective January 31, 2017

General Account Fees

Membership fee (per member number opened)	\$10
Account closeout before 90 Days	\$50
Any dividend-bearing savings account closed will forfeit dividends for the period in which it is closed.	
5 cash withdrawals <u>and</u> transfers per month-all Savings accts combined	
\$1 fee per withdrawal or transfer after 5 each	
Christmas Club Early w/d (before Oct 31)	\$25 per w/d

Account Minimum Balance Requirements

Basic Checking (70) - No minimum balance required
Checking with Dividends (73) - Minimum balance \$500*
CU Classic Checking with Dividends (74) – Min. bal. \$400*
Money Market (03) - Minimum Balance \$2,500*
CU Classic Money Market (04) - Minimum Balance \$2,500*

Business Accounts

Business Checking (71) - No minimum balance required	
Maintenance Fee - \$8/month charged to 00 savings	
Checking Account Fees(for Business and Regular)	
NSF Fee (EFT, ACH, Draft)	\$32 per item
Stop Payment	\$32 per item or range
Bill Pay Enrollment Fee	\$5
(No business accounts allowed, regular members must pay at least one bill every 30 days in order to be an active user – See Bill Pay Disclosure)	
Bill Pay Stop Payment	\$10 per item
Copy of Researched Draft	\$3 per item
Check Image Research	
(if check cleared prior to December 2011) \$7.50/item	

Loan Fees

Loan Application Fee per applicant	\$6
(Includes Vehicle/Consumer, OELOC "30", and ODLOC "75")	
Consumer Loan Processing Fee	\$30 (Collected at closing)
Real Estate Credit Report Fees	\$14.64 Individual/\$29.28 Joint
HELOC Processing Fee	\$50
Subordination Fee	\$250

CU Classic Benefits (55 years or older)

Cashier's Check	\$1.50
Money Order	\$0.50
1 free box of basic checks per year	
(not to exceed \$15.00 per box)	

IRA and HSA Fees

IRA Maintenance Fee (Effective December 2014)	\$25/year
Includes Roth, Traditional, and Coverdell ESAs	
Health Savings Account (47) - Enrollment Fee (one-time)	\$40
Inactivity Fee (after 90 days of inactivity)	\$2/month
(effective June 1, 2014)	

Non-Member Fees

Notary Fee (Free for CU members)	\$5 per signature (\$15 Max)
*The minimum balance must be met every day of the current month in order to not incur fees - \$10 below minimum balance fee per month	

Wire Transfer

Incoming Domestic	\$5 per transfer
Outgoing Domestic	\$15 per transfer
Note: We do not initiate international wire transfers	
Incoming International	\$15 per transfer

Miscellaneous

Money Order	\$1
Cashier's Check	\$3 (payable to a third party)
Cashier's Check	No Fee (payable to member)
Cashier's Check sent by Mail	\$1 (payable to member)
Stop Payment of Cashier's Ck or Money Order	\$10 per item
Converting a member check to a Cashier's Check	\$5
Account Reconciliation/Research	\$25 per hour
Account Activity Printout/Statement Copy	\$1 per page
ACH Origination Fee (One-time set up per payment)	\$2
Chargeback NSF from member deposit	\$5 per item
Chargeback NSF from deposit – drawn by member	\$32 per item
Garnishment and Levy	\$25 per item
Collection Fee	\$25 per item
Collection Fee (foreign item)	Subject to bank charges
Dormant Account	\$3 per month (after 12 mos)
Photocopy	\$0.10 per copy
Fax Outgoing (long distance only)	\$0.25 per page
Returned Mail	\$5 per item
Special Handling of Statement due to Incorrect Address	\$10/month

EFT Fees

Debit Card	\$10 every 3 years per card
Debit Card Pin Reissue	\$2
Debit Card Replacement	\$10
Debit Card Rush	\$40
Pin Number Rush	\$40

Safe Deposit Box Fees

3x5	\$25 per year
3x10	\$50 per year
5x10	\$75 per year
10x10	\$100 per year
Drilling of Boxes	\$200 per box

Visa Gift Cards, Travel Cards, & Reloadable Cards**

Gift Card – Min/Max Load: \$10/\$1,000	
Purchase Fee: \$2.95	Non-Member Purchase Fee: \$6.95

Travel Card – Purchase Fees by amount:	
\$20 to \$1,000	\$7.95
\$1,000+ to \$2,000	\$8.95
\$2,000+ to \$3,000	\$9.95
Companion Card	add \$2.95
Non-Member (any amount)	\$9.95
Reload Fee (each)	\$4.00

Reloadable Card – Min/Max Load: \$20/\$3,000	
Purchase Fee: \$7.95	Reload Fee (each): \$4.00

**For additional fee information please reference the Cardholder Agreement provided to you at the time of purchase.