



Schedule of Fees

Effective June 1, 2016

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 and 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 – Classic Accounts Only	\$12.50 per year
3x5	\$25 per year
3x10	\$45 per year
5x10	\$60 per year
10x10	\$85 per year
Drilling of Boxes	\$200 per box

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

Gift Card – Purchase Fee \$2.95

Non-Member Purchase Fee \$6.95

Travel Card – Purchase Fees by amount:

\$100 to \$1,000 \$7.95

\$1,001 to \$2,000 \$8.95

\$2,001 to \$3,000 \$9.95

Companion Card add \$2.95

Non-Member (any amount) \$9.95

Reload Fee (each) \$4.00

Reloadable Card – 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.