



## Schedule of Fees

As of 06/01/26

### **ATM (Automated Teller Machine)**

|                                         |        |
|-----------------------------------------|--------|
| Deposit Adjustment (Keyed wrong amount) | \$2.00 |
| Withdrawal at Non-CO-OP ATM             | \$3.00 |

### **Business Accounts**

|                                   |                  |
|-----------------------------------|------------------|
| Monthly Maintenance               | \$10.00          |
| Check Copies                      | \$3.00           |
| Statement Copies                  | \$5.00           |
| Stop Payments                     | \$20.00          |
| NSF Returns                       | \$14.00          |
| Items paid against negative funds | \$14.00          |
| Check Printing                    | COST             |
| Checking Reconciliation           | \$20.00/Hr       |
| Research Requests                 | \$20.00/Hr       |
| Temporary Checks                  | \$1.00 Per Sheet |
| Early Closure >90 days            | \$10.00          |
| Re-Establish Account >90 days     | \$10.00          |
| Re-Open Checking                  | \$10.00          |
| Incoming Collection               | \$10.00          |

### **Check Cashing**

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| Balance Below \$500 and no other services with the Credit Union | \$10.00 |
| Non-Member                                                      | \$10.00 |

### **Credit Union Checks**

|                           |               |
|---------------------------|---------------|
| Payable to account holder | N/C 1 per day |
| Payable to third party    | \$3.00        |
| Check by Phone            | \$5.00        |
| Stop Payments             | \$25.00       |

### **Coin Handling**

|                           |       |
|---------------------------|-------|
| Only Rolled Coin Accepted | 5.00% |
|---------------------------|-------|

### **Dormant Accounts - 12 Months of no Financial Activity**

|                    |        |
|--------------------|--------|
| Monthly Assessment | \$5.00 |
|--------------------|--------|

### **Filing Fees**

|                      |        |
|----------------------|--------|
| Motor Vehicles       | COST   |
| Financing Statements | COST   |
| Lien Satisfied       | \$5.00 |

### **IRA Fees**

|                           |         |
|---------------------------|---------|
| New Account               | \$10.00 |
| Annual Maintenance        | \$10.00 |
| Transfer/Rollover/Closure | \$10.00 |

### **Levy**

|              |         |
|--------------|---------|
| All Agencies | \$40.00 |
|--------------|---------|

### **Money Orders**

|                 |             |
|-----------------|-------------|
| Up to \$1000.00 | \$2.00 each |
|-----------------|-------------|

### **Money Market Account**

|                  |                  |
|------------------|------------------|
| Check Printing   | COST             |
| Stop Payment     | \$20.00          |
| Check Copies     | \$3.00           |
| Temporary Checks | \$1.00 Per Sheet |

### **Mortgage Fees**

|                          |         |
|--------------------------|---------|
| Mortgage Modification    | \$50.00 |
| Mortgage Payoff Demand   | \$20.00 |
| Mortgage Application Fee | None    |

### **New Accounts**

|                 |         |
|-----------------|---------|
| Fee to open     | \$25.00 |
| Minimum Deposit | \$5.00  |

### **Notary Public**

|                                     |         |
|-------------------------------------|---------|
| Credit Union Documents              | N/C     |
| All Other Documents (Per Signature) | \$15.00 |

### **Personal Accounts**

|                                   |                  |
|-----------------------------------|------------------|
| Check Copies                      | \$3.00           |
| Statement Copies                  | \$5.00           |
| Stop Payments                     | \$20.00          |
| NSF Returns                       | \$14.00          |
| Items paid against negative funds | \$14.00          |
| Check Printing                    | COST             |
| Checking Reconciliation           | \$20.00/Hr       |
| Research Requests                 | \$20.00/Hr       |
| Temporary Checks                  | \$1.00 Per Sheet |
| Early Closure >90 days            | \$10.00          |
| Re-Establish Account >90 days     | \$10.00          |
| Re-Open Checking                  | \$10.00          |

**Payment Services**

|                                |         |
|--------------------------------|---------|
| One-Time ACH Payment By Phone  | \$5.00  |
| Automatic Monthly ACH Payment* | N/C     |
| One-Time Debit Card Payment    | \$15.00 |

\*Only applies to Online & Phone Payments

**Returned Items - ACH & Check**

|                                        |         |
|----------------------------------------|---------|
| Payments - When drawn from own account | \$25.00 |
| Deposits - When drawn from own account | \$25.00 |

**Safe Deposit Box Annual Fee**

|                          |                 |
|--------------------------|-----------------|
| 3"x5"                    | \$20.00         |
| 3"x10"                   | \$30.00         |
| 5"x5"                    | \$25.00         |
| 5"x10"                   | \$50.00         |
| Lost Key Charge/Late fee | \$30.00/\$10.00 |
| Drilled Entry            | COST+\$20.00    |

**Statement Services**

|                                    |                    |
|------------------------------------|--------------------|
| Monthly/Quarterly Paper Statements | \$5.00 (per month) |
| Monthly/Quarterly E-Statements     | N/C                |

**Term Share Certificates**

|                          |                            |
|--------------------------|----------------------------|
| Early Withdrawal Penalty | up to 120 Days of Interest |
|--------------------------|----------------------------|

**Visa Debit Card/Visa Credit Card**

|                                 |                  |
|---------------------------------|------------------|
| Lost/Damaged Replacement Card   | \$10.00          |
| Re-Issue Inactive Card          | \$10.00          |
| Cash Advance (Credit Card Only) | 2% or \$3.00 min |

|                     |            |
|---------------------|------------|
| Copy of Charge      | \$5.00     |
| Rush Fee (Per Card) | FedEx Cost |
| Statement Copy      | \$5.00     |

**VISA Travel Cards/ VISA Gift Cards**

|             |        |
|-------------|--------|
| Travel Card | \$5.00 |
| Gift Cards  | \$5.00 |

**Wire Transfers**

|                                 |         |
|---------------------------------|---------|
| Outgoing Domestic (within U.S.) | \$25.00 |
| Outgoing International          | \$45.00 |
| Incoming                        | \$10.00 |

**\*Fee's shown updated as of 06/01/2026**