

SHARE ACCOUNT CHARGES

Money Market Minimum Balance	\$10.00/Month if minimum balance not maintained
Money Market Withdrawals	\$10.00 for every money market withdrawal after 6 per month
Monthly Inactivity	\$10.00/Month if Share account has no activity in a 1-year period with a balance under \$300.00 and no other Credit Union services (excluding minor accounts under the age of 18)
Early Account Closure (6 months or less after opening)	\$20.00

ELECTRONIC FUND TRANSFER FEES

Non-proprietary ATM Withdrawal/ Transfer	\$5.00 per transaction after the 4 free**
Return Item	\$35.00 per ATM/ACH Item
Foreign Transaction Fee-ISA	2%
Express Card Delivery Fee	\$35.00
Replacement Card	\$15.00
Wire Transfer - Incoming	Free for Incoming
Wire Transfer - Outgoing	\$35.00 per Transfer
Wire Transfer - Foreign Outgoing	\$70.00 per Transfer

* Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.
**4 Non-proprietary ATM Withdrawals per Month Without a Charge.

CHECKING ACCOUNT CHARGES

Overdraft*	\$35.00/Item
Return Item	\$35.00/Item (Max. \$175.00 per day)
Stop Payment Personal Checking	\$35.00 per check (over the counter or by phone) \$25.00 per check (self-initiated online)
Stop Payment Bill Pay	\$35.00
EZ Checking Fee	\$4.95 if standard features are not chosen. (Standard features: Debit Card, Access*Online, eStatements.)
Check Printing	Prices may vary depending upon style
Debit Card Inactivity Fee	After 12 months of non- use; \$1.00 per month, for every 30 days of inactivity.
Copy of Check	\$5.00 per Check
Check Cashing (Applies to all Non-members as well as members with no additional services & no matching funds)	2% or \$10.00 per Check Whichever is greater.

LOAN RELATED FEES

ProPay Online Loan Pmt	\$7.95 by eCheck or Debit Card
ProPay Online Ret. Pmt. Fee	\$35.00
Duplicate Lien Release	\$25.00 per Release
Mortgage Satisfaction	\$50.00 per Satisfaction
Mortgage Subordination	\$200.00
Loan Late Fee	\$25.00 or 5% (whichever is greater)
Loan Rewrite/Loan Ext.	\$100.00 per Extension
Loan Rate Step Down Fee	\$100.00 per Loan (one time per life of loan)
Loan Coupon Book	\$20.00
Skip a Payment	\$60 each
Unperfected Title Fee	\$35.00/Month
Return Loan Payment Fee	\$35.00
VISA Cash Advance	2% or \$10.00/Advancement (whichever is greater)
HE/HELOC Processing Fee	\$50-\$250 based on loan amount
HE/HELOC Bridge Loans	Processing Fee + \$100

ACCOUNT FEES

Account Reconciliation	\$30.00 per hour. 1 hour minimum.
Account Research	\$30.00 per hour plus retrieval fees. 1 hour minimum.
Statement Copy	\$5.00 per Statement
Deposited Item Return	\$8.00 per Item
History Printout	\$2.00 per page
Verification of Deposit	\$10.00 per Verification
Telephone Transfer	\$2.00 per Transfer
Canadian Check Deposit	\$25.00
Negative Balance Fee	\$2 per day after 3 days until positive.
Cashier's Checks	\$6.00 per Check
Stop Pay Cashier's Checks	\$35.00
Temporary Checks	\$5 per sheet after 2 free sheets

OTHER MISCELLANEOUS FEES

Coin Currency Order Fee	\$0.25 per Coin Roll \$0.50 per Currency Strap
Fax/Photocopy Service	\$2.00 per Page
Incorrect Address/Ret Mail	\$15.00 per Ret Stmt
Levy/Garnishments	\$100.00
1098/1099 Copies	\$10.00
CPI Processing Fee	\$50.00
Mail Receipt Fee	\$2.00
Escheatment Processing Fee	\$100.00
Collection Processing Fee	\$100.00

