

# **SCHEDULE OF FEES**

**Effective 8/1/16**

## **Share Draft Fees:**

Monthly Service Charge: \$2.00

Returned drafts: \$35.00

NSF drafts hand cleared: \$30.00

Deposit item returned: \$35.00

Copy of cleared draft: \$5.00

Stop payment on draft: \$30.00

Collection item: \$25.00

Reconciliation of account: \$25.00 per hour

Check printing: As charged by check printer.

## **ACH FEES:**

Returned ACH items: \$35.00

Hand post due to invalid account number: \$5.00

Hand clear NSF ACH item: \$30.00

## **DEBIT CARD FEES:**

More than 6 withdrawals using PIN in calendar month: \$1.00 each

Replacement card or PIN: \$15.00 each

## **Miscellaneous Fees:**

Telephone transfers: \$3.00

Overdraft transfers over 6 per mo.: \$5.00 each

Printed current month history of account: \$3.00

Copy of statement: \$5.00

Cashier's check: \$6.00

Money order: \$5.00

Duplicate lien release: \$5.00

Address change from post office: \$3.00

Wire transfer out of the credit union: \$35.00

Wire transfer coming to the credit union: \$20.00

Annual IRA maintenance fee: \$25.00

Stop payment on cashier's check: \$35.00

Money market accounts which fall below the minimum required balance during a calendar month: \$10.00

Inactive fees on accounts with balances less than \$100.00 and no activity for six months or more:  
\$10.00 per month

MasterCard advance: \$4.00

Replacement MasterCard: \$15.00

Early closure of Christmas Club account: \$5.00

Account closure within 90 days of opening: \$25.00

Account re-opening within 90 days of closure: \$25.00

Check cashing fee for members with only savings accounts with less than \$100.00: \$5.00

Non members cashing "drawn on us" checks: Greater of \$5.00 or 10% of check

Fax or photo copying: \$1.00 for up to 5 pages