

FEE SCHEDULE – Effective January 1, 2017**Accounts**

Membership Closure - <i>Within 60 days of open</i>	\$5.00
Minimum Balance Violation - <i>Savings balance below \$5.00</i>	\$1.00/month
Dormant Accounts - <i>No transaction activity in a 24 month period</i>	\$2.50/quarter
Organization and Special Checking Accounts	\$10.00/month
Checks - <i>Free checks for age 55 with Direct Deposit, limit 1 box per year</i>	Varies by style selected
Credit Union Service Center - <i>No charge for first 4 per month</i>	\$3.00/transaction after 4 th
Plastic Card (Debit, Credit) Replacement	\$5.00
Certificate Early Withdrawal/Redemption	Varies by term
NSF/Overdraft, Overdraft Privilege - <i>All sources, types</i>	\$30.00/item

Loans

Loan Late Payment - <i>Based on payment amount</i>	5.0% (Min \$10.00)
Visa Credit Card Late Payment	\$20.00
Visa Credit Card Over-Limit	\$20.00/month
Loan Refinance - <i>Based on loan balance</i>	0.5%
Loan Extension/Skip-A-Payment - Consumer loan / Mortgage loan	\$25.00 / \$50.00
Mortgage Loan Origination - <i>Based on loan amount</i>	1.0%
Mortgage Subordination	\$50.00
Home Equity LOC Application - <i>Refunded at closing</i>	\$500.00
Security Agreement UCC1	\$25.00
Security Agreement Release	\$8.00
Title - New, Replacement, Transfer, Assignment as Lien Holder	\$16.50

Safe Deposit Boxes

3"x5"x24"	\$20.00/year	3"x10"x24"	\$30.00/year
5"x10"x24"	\$45.00/year	10"x10"x24"	\$75.00/year
Lost Key	Actual Cost	Drilling	Actual Cost

Misc Services

Returned (Unpaid) Item	\$50.00
Stop Payment	\$25.00
Stop Payment Electronic Bill Pay	Actual Cost
Collection Item	Actual Cost
Research	\$30.00/hour (\$5 min.)
Returned Mail	\$5.00
Notary Service - Members / Non-Members	No Charge / \$5.00
Statement Copy/Replacement, Account Printout	\$1.00/page
Individual Check/Deposit Inquiry	\$1.00
Check Copy	\$1.00
Photo Copy, Fax Service	\$1.00/page
Cashier's Check - Member / Non-Member	\$1.00 / \$5.00
Money Orders - <i>Members only</i>	\$1.00
Visa Gift Card	\$2.00
Wire Transfer - Domestic / International	\$15.00 / Actual Cost

FEES SUBJECT TO CHANGE WITHOUT NOTICE