

GENERAL FEES

Visa® Gift Card	\$4.95 / Card
Reloadable Visa TravelMoney® Card	\$4.95 / Card \$2.00 / Reload
CUMONEY® Easy Spend Card	\$4.95 / Card \$0.50 / Reload
Corporate (Cashier's) Check	Payable to Self: No Fee Payable to Third Party: \$5.00
Notary Service Appointments Preferred No Fee for CU Documents	\$15.00 per Signature
Bad Address Fee	\$10.00 / Month
1099 Tax Form Replacement	\$5.00
Escheat Notification	\$2.00
Verification of Deposit	\$10.00 Waived for HUD
Outgoing Wire Fees	\$50.00 / International \$25.00 / Domestic
Incoming Wire Fees	\$50.00 / International \$10.00 / Domestic

Statement Copy	\$3.00 / Month
Replacement Plastic Card Standard Processing: 7-10 Business Days	\$20.00
Replacement Plastic Card Rush Processing: 3-5 Business Days. Secured Signature Required.	\$40.00
Bulk Coin Processing	4% of Total Waived for 17 and under and Members 55+.
Foreign Check Collection Item	\$30.00 / Item
Returned Deposit Item	\$28.00 / Item
Dormant Account	\$2.00 / month
Paper Statements	\$2.00 / Month Waived for 17 and under and Members 55+.
Legal Process / Tax Levy	\$30.00 / Item
Check Photocopy Research Fees May Apply	\$5.00 / Item
Medallion Signature	\$5.00
Account Reconciliation / Research	\$30.00 / Hour



CHECKING FEES	
Basic Checking	\$1.00 / Month
Prestige Checking	\$9.00 / Month Waived with Average Daily Balance of \$1,000 or more.
Platinum Checking 55 Years and Above	\$2.00 / Month Waived with Average Daily Balance of \$200 or more.
Money Market Withdrawal Fee First Six (6) Free per Month	\$25.00 / Withdrawal
Money Market Checks	Up to three (3) checks per month - No Fee In excess of three (3) checks per month - \$25.00 / Check
Non-Sufficient Funds (NSF) ATM, ACH or Share Drafts (Checks)	\$28.00 / Item
Overdraft Privilege Pay Fee	\$28.00 / Item
Automatic Overdraft from Savings	\$2.00 / Transfer Covers cost of postage and administrative fees.
Stop Payment Share Checking or ACH	\$25.00 / Item
Stop Payment Corporate Cashiers Draft	\$30.00 / Item
Automated Bill Pay Expedited Mail Fee	\$19.95

SAVINGS FEES	
Membership Application Fee	\$5.00
Excess Withdrawal Fee (First Six (6) Free per Month)	\$3.00 / Withdrawal
Below Par Share	\$4.00 / Month
Closing Fee (Within One (1) Year of Opening)	\$10.00
Holiday Club Early Closure	\$10.00 / Closure Prior to Disbursement on Second Friday in November

INDIVIDUAL RETIREMENT ACCOUNT FEES	
Account Closure Fee	\$25.00

VISA® FEES	
Returned Visa® Payment	\$27.00
Cash Advance Fee Waived for Balance Transfers	2% of Transaction or \$5.00, Whichever Is Greater
Visa Late Charge	\$15.00

LOAN FEES	
Late Charges - Consumer Loan and Lines of Credit	20% of Finance Charge Due, Not Less Than \$10.00
	20% of Finance Charge Due, Not Less Than \$10.00
HELOC Late Charge	6% of the Payment Amount Due
HELOC Origination Fee	Third-Party Fees May Vary
Pay-by-Phone From Another Financial Institution	\$15.00
NSF Return Pay-by-Phone Payment From Another Financial Institution	\$30.00



Effective 04/30/2021

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.