



SERVICE CHARGE & FEE SCHEDULE

EFFECTIVE JUNE 1, 2021

CHECKING ACCOUNT / SHARE DRAFT

Overdraft / NSF	\$29.00	Per Item Presented & Returned
Courtesy Overdraft Privilege / ODP	\$29.00	Per Item Presented & Paid
Savings to Checking Overdraft	FREE	Limited to 6 per month by LAW
Debit Card	FREE	Per Card, initiation & renewal
Debit Card - DAILY ATM withdraw limit	\$500.00	
Debit Card - DAILY Point of Sale Limit	\$1,600.00	
Debit Card - Personalized MyPic Studio	\$20.00	Per Card, initiation & renewal
Debit Card Reissue	\$10.00	Per Card, lost / stolen / damaged
Debit Card Chargeback	\$15.00	Per Item, if not unauthorized or fraud
Debit Card/ATM Empty Envelope	\$35.00	Per Envelope
Deposit Return Item	\$35.00	Per Item Returned
Stop Payment	\$35.00	Per Item / Per Consecutive Series
Monthly Account Service Fee	FREE	
Closure Fee	\$5.00	Within 6 months of opening
Account Reinstatement Fee	\$10.00	Within 6 months of closing
Check/Share Draft Copy	\$3.00	Per Draft Printed
Charge-off Fee	\$40.00	Per Account (all types)

CHECK CASHING

Non-member Checks	\$10.00
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SAVINGS ACCOUNTS

Overdraft / NSF	\$29.00	Per Item Presented
Deposit Return Item	\$35.00	Per Item Returned
Dormant Account	\$10.00	Per Month, after 12 months & <\$250.00
Closure Fee (all types)	\$5.00	Within 6 months of opening
Account Reinstatement Fee (all types)	\$10.00	Within 6 months of closing
Charge-off Fee	\$40.00	Per Account (all types)

ACCOUNT SERVICING

Printed Paper Statement Mailed	\$2.00	Per Month
E-statement	FREE	Per Month
Online Banking	FREE	24/7 No Fee Information / Transactions
Online Bill Pay	FREE	Activity is required every 30 days
		<i>*Otherwise there is a \$6.00 service charge</i>
Touch Tone Teller	FREE	24/7 No Fee Information / Transactions
Telephone Balances / Transactions	\$1.00	Per Call
Telephone Check	\$3.00	Per Check
Account Research	\$10.00	Per Hour
Account Reconciliation	\$10.00	Per Hour
Statement Copy	\$5.00	Per month
Official Check	\$2.00	Per Check

Money Order - Max amount \$1,000.00	\$2.00	Per Money Order
Official Check / Money Order Reissue	\$20.00	Per Check
Returned US Mail	\$5.00	Per Occurance
Large Cash Order of \$15,000 or more	\$10.00	1 week notice required

LOAN SERVICING

Processing Fee - vehicles	\$75.00	Per Loan
Processing Fee - mortgages	\$399.00	Per Loan
Processing Fee - personal up to \$1,000.00	\$10.00	Per Loan
Processing Fee - personal \$1,000.01 +	\$75.00	Per Loan
Processing Fee - Ho Ho Hurry	\$100.00	Per Loan <i>*Minimum of \$1000.00 is required</i>
Application Fee - Dare to Dream	\$20.00	Per Loan
Late Payment	\$35.00	After 10 day grace period
Skip-a-Pay (no mortgages/home equity)	\$35.00	Per Loan
Loan Payment Return Check Fee	\$35.00	Per Item
GAP Insurance	\$399.00	Per Loan
Loan Payment Protection		Calculated at time of loan
Co-Signer Fee	\$10.00	Per Person
Closed Repossession Order	\$200.00	
Redeemed Repossession	\$250.00	Plus any storage, redemption and administrative fees
Charge-off Fee	\$40.00	Per Loan (all types)
Loan Lien Subordination Request	\$200.00	Per Item

LEGAL SERVICING

Garnishment / Levy	\$50.00	Per Item
Financial Directives	\$10.00	Per Item
Escheatment	\$25.00	Per Account

MISCELLANEOUS SERVICING

Outgoing Certified Letters	\$10.00	Per Letter
Wire Transfer - US Incoming	\$15.00	Per Wire
Wire Transfer - US Outgoing	\$20.00	Per Wire
International Wire Transfer - In / Out	\$75.00	Per Wire
Courtesy Letter - Employee Drafted	\$5.00	Per Letter
Courtesy Fax	\$5.00	Per Fax
Coin Counting	2% of Total	For all amounts over \$10.00

BILL PAY SERVICING

Online Bill Pay	FREE	Activity is required every 30 days
Non-usage Fee	\$6.00	Per month after 30 days, no activity
Deactivation		After 3 consecutive months, no activity
Written Correspondence to Payee	\$10.00	Per Letter
Proof of Payment	\$10.00	Per Item, not necessitated by a dispute
Returned Payments	\$10.00	Per Item, member error
Cancellation	\$10.00	Per Item, if cancelled by CU Staff
ACH Return	\$10.00	Per Item
Express Mail Correspondence	\$15.00	Per Letter
Overnight Mail	\$20.00	Per Item
2 Day Mail	\$15.00	Per Item
Overdraft / NSF / ODP	\$29.00	Per Item
Overnight	\$20.00	Per Item
Charitable Donations	\$5.00	Per Item, if applicable
Gift Pay	\$5.00	Per Item, if applicable