

Effective January 2026

This Schedule of Fees and Charges is provided as a disclosure of the costs associated with your Credit Union accounts and services. All fees are subject to change. Advance notice will be provided.

ACCOUNT SERVICES

Service	Fee	Notes/Conditions
Membership Fee	\$5.00	Savings account required
Money Now	\$20.00	Releasing ACH
Minimum Balance Fee	\$10.00	If balance falls below \$1000.00 (this applies to money market accounts)
Dormant Account Fee	\$5.00	After 12 months of inactivity
Account Reconciliation	\$10.00 per hour	Minimum \$20.00
Excessive Shares Withdrawals	\$5.00	A total of 6 withdrawals or transfers in a quarter, after that a fee is charged for each additional withdrawal or transfer
Account Research	\$10.00 per hour	Minimum \$20.00
Paper Statement Fee	\$5.00	Waived with eStatements
Statement Copy	\$5.00 per statement	

FUNDS TRANSFER SERVICES

Service	Fee	Notes/Conditions
Domestic Wire (Outgoing)	\$25.00	
Domestic Wire (Incoming)	\$15.00	
Same Day ACH	\$5.00	Per transaction
ACH Stop Payment	\$35.00	Per item
Returned ACH/Check	\$35.00	NSF or uncollected funds
Overdraft Transfer	\$35.00	Per occurrence

ATM/DEBIT CARD SERVICES

Service	Fee	Notes/Conditions
Replacement Debit Card	\$25.00	First card free
Debit Card Overdraft Fee	\$35.00	

Card Order Mailed	\$35.00	
Card Rush Order	\$80.00	For mailed cards

CHECKING ACCOUNT SERVICES

Service	Fee	Notes/Conditions
Checking Account Opening	\$25.00	
Check Orders	\$10.00-\$35.00	Varies
Stop Payment	\$35.00	Per item
Overdraft (NSF) Fee	\$35.00	Per item
Returned Item Fee	\$35.00	Per item
Courtesy Pay Fee	\$35.00	Per item (if opted in)

LOAN SERVICES

Service	Fee	Notes/Conditions
Late Payment Fee	5% of loan payment	After 10-day grace period
Skip-A-Pay Processing	\$35.00	Per loan, if eligible
Loan Processing Fee	\$65.00-\$150.00	
Loan Payment Reversal Fee	\$35.00	Per loan payment returned
Loan Refinance Fee	\$35.00	For personal loans, not paid for 12 months
UCC Filing Fee	\$25.00	For Other Collateral loans
Loan Extension Fee	\$50.00	Added to loan balance

OTHER SERVICES

Service	Fee	Notes/Conditions
Early Withdrawal Christmas Club	\$10.00	Per withdrawal
Check Printed	\$5.00	Per check, after the 3 rd check
Notary Service	Free	For members only
Paid NSF Item	\$35.00	Per item
Returned Mail Fee	\$5.00	Per item
Deposit Item Return Fee	\$15.00	Per item