



## Schedule of Fees and Charges

Current as of January 1, 2026

### Miscellaneous Fees

ATM/DEBIT Card Replacement	\$10.00/card	Foreign Check Deposit***	Varies
Attachment/Levy	\$100.00	Overdraft Transfer Fee	\$5.00/day
Non-Sufficient Funds (NSF**) - Under 19/65 and Older	\$28.00 per item \$5.00 per item	Research (1 hour minimum)	\$20.00/hour
Return Deposit Item	\$5.00	Inactive Account*	\$5.00/month
Escheatment	\$75.00	Check Reorders (Fee amount may vary based on the type of check)	
Official Check	\$5.00	Wire Transfer - Domestic Outgoing	\$25.00
Official Check over 65	1 free per day \$5 each additional Money Order	Wire Transfer - International Outgoing	\$50.00
Stop Payments	\$25.00 each	Wire Transfer - Incoming	\$10.00
Phone Payments			
Varies by transaction type and amount			

A Membership savings account balance of \$5.00 is required for Credit Union Membership. Other institutions may impose fees for use of their ATM.

\*\* A Non-Sufficient Funds Fee (NSF) will be charged per item for an overdraft created by a check or share draft, in-person or ATM withdrawal, ACH debit, POS purchase, or other electronic means, whether the item is returned or paid. Multiple NSF fees could be charged on the same item if the merchant presents the item multiple times.

\*\*\* Items drawn on foreign financial institutions that you present to us for deposit will be sent for collection. The funds will not be credited to your account until we receive the collected funds. This may take four to eight weeks. You are responsible for all fees and charges that we incur during the collection process. The amount of these fees and charges varies by country.

\* An account is considered to be inactive if for 12 months or more no withdrawals or deposits, other than credited dividends, have been made to the account and we have received no communication from you about the account. The inactive Account Fee is waived for members under the age of 19, and ages 65 and older.



NMLS #447563