



Free & Fee Services – Effective 12/3/2019

| Share & Share Draft (Checking) | |
|---|-------------------|
| Abandoned Property Closeout | \$50.00 |
| Account Research (No charge if credit union error) | \$26.00 / hour |
| ❖ Certified Draft | \$5.00 |
| ❖ Close Out/Withdrawal from Holiday Club prior to disbursement | \$15.00 |
| ❖ 4 - Counter Checks | \$2.00 |
| Courtesy Pay | \$26.00 / item |
| ❖ Credit Union Check Payable to 3 rd Party | \$5.00 |
| Deposited Checks and other items returned unpaid | \$26.00 |
| Dividend Bearing Share Draft - Average Daily Balance below \$500 | \$10.00 / month |
| Draft (Check) Printing | Varies |
| Money Market - Average Daily Balance below \$5,000 | \$5.00 / month |
| Paid Draft on insufficient or uncollected funds | \$26.00 |
| Paid Draft Verification via Teller (<i>FREE</i> thru ART & Home Banking) | \$1.00 / draft |
| Photocopy of a Draft from member checking account (<i>FREE</i> thru Home Banking) | \$10.00 |
| Returned Item | \$26.00 |
| Share Draft Monthly Maintenance | FREE |
| Share Monthly Maintenance | FREE |
| Stop Payment | \$26.00 |
| Transfer from a Share Account to Cover an Overdraft (<i>FREE</i> thru ART & Home Banking or by via Share Draft Line of Credit) | \$5.00 / transfer |
| Vacation Club Withdrawal | FREE |
| International Check Deposit | \$25.00 |
| Membership Closing Fee (within the first 6 months) | \$25.00 |

| Debit / ATM Cards / Credit Union Service Center | |
|--|-------------|
| Annual Card Inactive Fee (waived if ATM / Debit Card used at least once / year) | \$15.00 |
| ATM PIN Replacement (Debit card PIN is <i>FREE</i> call to set at 800-757-9848) | \$5.00 |
| ATM / Debit Card Replacement (Lost or Stolen) - ❖ Mailed | \$10.00 |
| ATM / Debit Card Replacement (Lost or Stolen) – Rush Mailed | \$45.00 |
| Card Valet (Turn on and off debit card) | FREE |
| ATM Transaction Charge (6 free per month, after 6 transactions \$1 per transaction) | \$1.00 |
| Maximum ATM Withdrawal/Business Day | \$1,000.00 |
| POS (Point of Sale) | FREE |
| Visa Debit Card | FREE |



Free & Fee Services – Effective 12/3/2019

| Consumer Loans - Visa Credit Card | |
|--|------------------------------|
| Apply for a loan more than 1x / month if member has been denied within the month | \$35.00 / application |
| Consumer Loan Late Fee - 5-day grace | 5% of payment (\$26 minimum) |
| Lien Release Letter (If MV901 or Signed Title already provided) | \$10.00 |
| Member cancelled fully processed loan | \$35.00 / loan |
| Refinance loan fee | \$35.00 |
| Visa Credit Card Balance Transfers | FREE |
| Visa Credit Card Late Fee - 5-day grace | \$26.00 |
| Visa Credit Card PIN Replacement | \$5.00 |
| ❖ Visa Credit Card Replacement (lost or stolen) | \$10.00 |
| Copy of the promissory note on loans | \$25.00 |

| Miscellaneous | |
|---|------------------|
| American Express Gift Cards | \$3.95 / card |
| American Express Gift Checks | \$2.50 / check |
| Bad Address Fee | \$10.00 / month |
| Collection Items | \$35.00 |
| Copy of 1099 / 1098 (FREE thru Home Banking & included with December Statement) | \$5.00 / item |
| Dormant Account Fee (if for one year 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) | \$15.00 / month |
| Gift Envelopes | \$2.00 |
| Home Equity Type Loan Subordination Fee | \$250.00 |
| Immigration/Consul Letter | \$25.00 |
| Information Subpoena & Restraining Notice | \$50.00 / item |
| IRA Annual Fee | \$35.00 |
| IRA trustee to trustee transfer (outgoing only) | \$25.00 |
| Mobile Banking | FREE |
| Money Desktop (Personal Money Management Tool) | FREE |
| ❖ Money Orders | \$1.00 each |
| Notary Public Service - Member | FREE |
| Notary Public Service - Non-Member | \$2.00 |
| Overnight Mail Service | \$35.00 / item |
| Payoff Letter (Home Equity type loans) | \$30.00 |
| Photocopy of a Paid Credit Union Check or Money Order | \$10.00 / item |
| ❖ RDC (Remote Deposit Capture) | UNLIMITED |



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| | |
|--|----------------|
| Satisfaction of Mortgage | \$125.00 |
| ❖Signature Guarantee - Member | FREE |
| Signature Guarantee - Non-Members | \$15.00 |
| Statement Mailing (FREE via E-Statements and for Seniors 60+ upon request) | \$5.00 / month |
| Statement Printout at Teller Station | \$2.00 / page |
| Undeliverable Statement of account or mailed items returned | \$10.00 / item |

| Home Banking / Electronic Bill Payment (Plus applicable fees noted below) | |
|--|-------------|
| Bill Payment Monthly Maintenance | FREE |
| Home Banking Monthly Maintenance | FREE |
| Payments returned due to customer error | \$26.00 |
| Payments returned for insufficient funds or overdrafts | \$26.00 |
| Per proof of Payment not necessitated by a dispute | \$25.00 |
| Written Correspondence to Payee | \$25.00 |