

# FEE SCHEDULE



**Primary Preferred Premier Ultimate**

## FEE DESCRIPTION

### NSF/OVERDRAFT & STOP PAYMENT FEES

ACH Revoked Authorization .....	\$25.00*	\$25.00*	\$25.00*	\$25.00*
Deposited item charge-back due to member's NSF (per item) .....	\$10.00	\$10.00	\$10.00	\$10.00
Deposited item charge-back due to payer's NSF (per item) .....	\$10.00	\$10.00	\$10.00	\$10.00
NSF Check or ACH item paid (overdraft) (per item) .....	\$30.00	\$30.00	\$30.00	\$30.00
NSF Check or ACH item returned (per item) .....	\$30.00	\$30.00	\$30.00	\$30.00
Overdraft transfer from savings .....	\$10.00	\$10.00	\$10.00	FREE
Stop-payment (ACH items) .....	\$30.00	\$30.00	\$30.00	\$30.00
Stop-payment (share draft/checks) .....	\$30.00	\$30.00	\$30.00	\$30.00

### SHARE ACCOUNT & SHARE DRAFT/CHECKING FEES

Account closed due to abuse .....	\$10.00	\$10.00	\$10.00	\$10.00
Account re-open (within 6 months) .....	\$35.00	\$35.00	\$35.00	\$35.00
Dormant account (no transaction activity for over two years) .....	\$40/annual	\$40/annual	\$40/annual	\$40/annual
Escheated account .....	\$50.00	\$50.00	\$50.00	\$50.00
Monthly maintenance .....	None	None	None	None
Per share draft/check .....	None	None	None	None
<b>Transfers from savings</b>				
Phone transfers from shares to sharedraft/checking and/or loan accounts ...3 free per month, each additional transaction charged at .....	\$2.50	\$2.50	\$2.50	FREE
Preauthorized, automated, telephone, or PC withdrawals or transfers from savings ... A maximum of 6 transactions per statement period are free. Each additional transaction will have a charge of .....	\$3.50	\$3.50	\$3.50	\$3.50

### ATM/DEBIT CARD FEES

ATM/Debit overdraft .....	\$30.00	\$30.00	\$30.00	\$30.00
ATM/Debit PIN Replacement .....	\$6.00	\$6.00	FREE	FREE
ATM card one time issuance fee .....	None	None	None	None
ATM periodic (annual or monthly) fee .....	None	None	None	None
ATM replacement card (lost or stolen) .....	Rush request \$30.00	\$10.00	\$10.00	\$10.00
ATM surcharge fee (non-members at our ATMs) .....	\$3.50	\$3.50	\$3.50	\$3.50
Debit Card Chargeback.....	\$40.00	\$40.00	\$40.00	\$40.00
Debit card one time issuance fee .....	None	None	None	None
Debit periodic (annual or monthly) fee .....	None	None	None	None
Debit replacement card (lost or stolen) .....	Rush request \$30.00	\$10.00	\$10.00	\$10.00
Per-transaction fee (point of sale) .....	None	None	None	None
Per-transaction fee (owned ATMs) .....	None	None	None	None
Per-transaction fee (non-owned ATMs) .....	Six free per month then	\$2.00	\$2.00	FREE

### VISA CREDIT CARD FEES

Annual fee .....	None	None	None	None
Cash advance fee .....	None	None	None	None
Late Payment fee .....	None	None	None	None
Over-limit fee .....	None	None	None	None
Replacement card fee .....	Rush request \$30.00	\$10.00	\$10.00	\$10.00
VISA NSF check return .....	\$30.00	\$30.00	\$30.00	\$30.00

### LOAN FEES

Application/set up fee .....	None	None	None	None
<b>Late Payment fees</b>				
New and Used vehicles .....	4% of the amount past due after 15 days			
-Home Equity Line of Credit .....	4% of the amount past due after 15 days			
-Personal/Signature .....	4% of the amount past due after 15 days			
-Share/Stock secured .....	4% of the amount past due after 15 days			
-Real Estate Mortgage .....	4% of the amount past due after 15 days			

### OTHER FEES

Account balancing .....	\$10 minimum, \$10 each additional 1/2 hour .....			
Bad address (post office notification or mail returned to the credit union) .....	\$5.00	\$5.00	\$5.00	FREE
Cashing a non-member check (a member cashing a non-member payroll check or similar item) .....	\$10.00	\$10.00	\$10.00	\$10.00
Cashier's check .....	\$3.00	\$3.00	FREE	FREE
Coin Sorting Machine ( <b>non-members are charged 6% of the total</b> ).....	3% of total	3% of total	3% of total	FREE
CU*Easy Pay (on-line billing paying) Enrollment .....	FREE	FREE	FREE	FREE
CU*Easy Pay Monthly Charge .....	\$2.50	\$2.50	FREE	FREE
Domestic Wire Transfer – Outgoing .....	\$25.00	\$25.00	\$25.00	\$25.00
E-Statements.....	FREE	FREE	FREE	FREE
Foreign Wire Transfer – Outgoing .....	\$40.00	\$40.00	\$40.00	\$40.00
Garnishment, Levy, Lien .....	\$50.00	\$50.00	\$50.00	\$50.00
Improperly encoded checks (checks not ordered through our credit union) \$2.50 per check, \$10 daily maximum .....				
Incoming Wire .....	None	None	None	None
Microfilm copy of share draft or check .....	Free through Online Banking	\$2.00	\$2.00	\$1.00
Money order (any amount) .....	\$1.00	\$1.00	FREE	FREE
NSF Check replaced by cashier check .....	example: Check n Go - fee to them not mbr.	\$25.00	\$25.00	\$25.00
Research time .....	15 minutes free, after 15 minutes, \$25 per hour, \$25 minimum .....			
Safe Harbor Blue Bags.....	\$3.00	\$3.00	\$3.00	\$3.00
Statement copy .....	Free through Online Banking	\$2.00	\$2.00	\$1.00
Temp Checks (not starter checks) .....	\$1/Sheet	\$1/Sheet	FREE	FREE

\*as allowed according to the rules and regulations

Fees are subject to change with 30 days notice

This schedule effective 11/15/2015