FEE SCHEDULE

FEE DESCRIPTION	Primary	Preferred	Premier	Ultimate
NSF/OVERDRAFT & STOP PAYMENT FEES				
Deposited item charge-back (per item)	$10.00	$10.00	$10.00	$10.00
NSF Check or ACH item paid (overdraft) (per item with a daily maxium of $45)	$15.00	$15.00	$15.00	$15.00
NSF Check or ACH item returned (per item)	$15.00	$15.00	$15.00	$15.00
Overdraft transfer from savings	**Free**	**Free**	**Free**	**FREE**
Stop-payment (ACH items)	$15.00	$15.00	$15.00	$15.00
Stop-payment (share draft/checks)	$15.00	$15.00	$15.00	$15.00
SHARE ACCOUNT & SHARE DRAFT/CHECKING FEES				
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**
Transfers from savings				
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	$2.50	$2.50	$2.50	$2.50
ATM/DEBIT CARD FEES				
ATM/Debit overdraft	$15.00	$15.00	$15.00	$15.00
ATM/Debit PIN Replacement	$6.00	$6.00	**FREE**	**FREE**
ATM replacement card (lost or stolen) **Rush request $30.00**	$10.00	$10.00	$10.00	$10.00
ATM surcharge fee (non-members at our ATMs)	$3.50	$3.50	$3.50	$3.50
Debit replacement card (lost or stolen) **Rush request $30.00**	$10.00	$10.00	$10.00	$10.00
Per-transaction fee (non-owned ATMs) **Six free per month then**	$2.00	$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	$10.00
LOAN FEES				
Application/set up fee	None	None	None	None
Late Payment fees				
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 ½ hour				
Bad address (post office notification or mail returned to the credit union)	$5.00	$5.00	$5.00	**FREE**
Cashier's check	$3.00	$3.00	**FREE**	**FREE**
Coin Sorting Machine **(non-members are charged 6% of the total)**	3% of total	3% of total	3% of total	**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
Incoming Wire	**None**	**None**	**None**	**None**
Microfilm copy of share draft or check *Free through Online Banking*	$2.00	$2.00	$1.00	**FREE**
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	$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	**FREE**
Temp Checks (not starter checks)	$1/Sheet	$1/Sheet	**FREE**	**FREE**

Fees are subject to change with 30 days notice

This schedule effective 08/03/2023