

## FEE SCHEDULE

Other Service Fees	
Account Activity Printout	\$5.00/Printout
Account Closure	\$10.00 if account closed within 180 days
Account Research	\$25.00/Hour Minimum charge of \$25.00
Account Reconciliation	\$25.00/Hour Minimum Charge of \$25.00
Deposited Item Return	\$30.00/Item
Fax (Incoming/Outgoing)	\$1.00/Page
Items Sent For Collection	\$10.00/Item
Statement Copy	\$5.00/Copy
Teller's Check	\$1.00/Check
Western Union	\$20.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Dormant/Inactive Account	\$10.00 No activity after 6 months and returned
Auto Overdraft Transfer	\$2.00/Transfer
Debit Card Replacement	\$5.00 1st card \$20.00 each after that
Copies of Checks	\$0.50/Item
Annual IRA Maintenance	\$30.00
IRA Closeout	\$25.00
Gift Card	\$4.50
Gift Card Re-load	\$2.50
Check Cashing(Non Member)	1% of amt of check
Loan Payment by Phone	\$5.00
Telephone Transfers	\$3.00
EFT Fees	
ACH Overdraft	\$30.00
Card Replacement	\$5.00 1st card \$20.00 each after that
Debit Card Overdraft	\$30.00/Item

Share Draft Account Fees	
NSF	\$30.00/Item
Overdraft	\$30.00/Item
Overdraft Protection	\$2.00/Transfer
Returned Item	\$30.00/Item
Stop Payment	\$20.00/Request
Tempory Checks	\$5.00/ for 4, 8, or 12 checks

The rates and fees appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

