

SELF-HELP CREDIT UNION FEE SCHEDULE

Effective October 1, 2011

Cards

Card Replacement	\$8	each	credit, debit, ATM
PIN Replacement	\$5	each	debit, ATM

Checking Accounts

Personal	\$5	monthly	free when accountholder has ANY <u>ONE</u> of these three: 1.) Direct deposit of \$25 or more funding an eligible account at the Credit Union; or 2.) E-statements through the Credit Union; or 3.) A combined average daily balance of \$5,000 or more on deposit across all accounts at the Credit Union.
Premium	\$5	monthly	avoid this fee by maintaining an average daily balance of \$2,500 or more in this account.
Small Business	\$10	monthly	
Nonprofit Organization	\$5	monthly	

Checks & Money Orders

Check Cashing	\$3	each check	when withdrawn funds exceed available funds in member's CU accounts
Check Copy	\$3	each	
Money Order	\$1	each	
Teller Check Payable to Third Party	\$2	each	
Stop Payment	\$15	each	personal checks & ACH
Stop Payment	\$25	each	money orders and/or third-party teller checks

Club Accounts

Early Withdrawal	\$15	each	
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Term Certificates

Early Withdrawal	90 days of interest		on terms of 12 months and less
	180 days of interest		on terms greater than 12 months

Loans

Loan Late Fee	4% of payment		at 10 grace days
Loan Payments by Phone	\$10	each	when assisted by our call center or any branch staff person
Carfax Report	\$18	each	

Money Market

Below Balance Fee	\$5	monthly	when balance falls below \$500
Excessive Transfer/Withdrawal	\$10	each	after 6 free transfers/withdrawals on the account per month

Savings

Overdraft Transfer	\$1.50	each	
Dormant Account	\$5	quarterly	after 12 months of account inactivity
Excessive Withdrawal	\$5	each	after 2 free over-the-counter withdrawals on the account per month

Wire Transfer

Outgoing (Domestic)	\$12		
Outgoing (International)	\$30		
Incoming	no charge		

Other Fees

Account Garnishment or Tax Levy	\$25		
Account Reconciliation & Research	\$20	hourly	
ATM Excessive Withdrawal	\$1	each	in excess of 6 monthly
Bill Pay	\$5	monthly	free with any <u>TWO</u> of these three CU products/services: Debit card ▪ Direct Deposit ▪ E-statements
Coin Deposits/Coin Counter	5%	of total amount	
Escheat	\$5	per account	
Insufficient Funds (NSF)	\$25	each	
Returned Deposit Item	\$10	each	
Returned Mail Fee	\$2	each item	
Shared Branching	\$2	each	withdrawal activity only
Statement Copy	\$5	each	
Withdrawal Request by Phone	\$5	each	