



Effective 03/16/15

Checking Accounts

Return Draft/NSF (Insufficient Funds)	\$ 35.00
NSF Honor Draft	\$ 35.00
Overdraft Service Fee (ODP)	\$ 35.00
Deposited Item Return	\$ 35.00
Share Draft Stop Payment	\$ 35.00
Copy of Share Draft (per draft copy)	\$ 2.00
Current Month Draft History (per month)	\$ 1.00
Overdraft Transfer	\$ 4.00
Basic Checking (No minimum)	No Fee
Premium Checking <\$500 bal. (per month)	\$ 5.00
Investor Checking <\$2,000 bal. (per month)	\$ 7.00
HSA Checking (per mo.)	\$ 2.00
Change Checking Account (per change)	\$ 10.00
Emergency Checks - sheet of 4	\$ 5.00

Electronic Funds Transfer

ATM Withdrawals	
Credit Union Owned Machine	No Fee
Other ATM's* (per transaction)	\$ 2.00
*1st eight free per month	
<i>Other ATM's may also impose a surcharge.</i>	
ATM Check/Debit Card Overdraft	\$ 35.00
Wire Transfer (outgoing)	\$ 20.00
International Wire Transfer (outgoing)	\$ 45.00
ACH Stop Payment	\$ 35.00
ACH Return NSF	\$ 35.00
ACH NSF Honor	\$ 35.00

Other Services

Account Reconciliation & Research (per hour)	\$ 15.00
ATM & VISA Card Replacement	\$ 10.00
Money Order	\$ 2.00
Official Check (1st two free per month)	\$ 5.00
Cashier's Check	\$ 5.00
Official or Cashier's Check Copy (per check copy)	\$ 2.00
Official or Cashier's Check Stop Payment	\$ 35.00
Gift Card	\$ 2.50
Paper Statement Fee* (per stmt. cycle)	\$ 5.00
*excludes <=17 & Classic Accts.	
Statement Copy (per stmt. copy)	\$ 1.00
Dormant Savings Acct. >12 months (per month)	\$ 5.00
Tax Lien or Garnishment	\$ 15.00
Unblock ATM card	\$ 10.00
Loan Processing Fee	\$100.00
Account Closure (before 60 days)	\$ 10.00
Check Cashing*-Savings only w/bal <\$100	\$ 5.00
*excludes HS students with valid School ID	
Returned Statement/Notice fee (per item)	\$ 2.50
Acct. Maintenance*-Saving only w/bal <\$500	\$ 5.00
*excludes Primary Members age <=19	