

## Consumer Account Fee Schedule

Effective Date: 04/01/2019

### Credit Union Membership

Membership Share \$5.00 par value

### Share Account Fees

Christmas Club  
 Early Withdrawal \$5.00 per withdrawal  
 iSave Withdrawal \$5.00 over one per quarter  
 Return Mail \$5.00 per month (refundable)

### Checking Account Fees

Returned item (self to self) \$25.00 per item  
 Returned item (third party) \$5.00 per item  
 Stop Payment \$25.00 per request  
 Check Printing prices vary depending on style  
 Monthly service fee no charge

### Money Market Account Fees

Over 3 checks per month \$15.00 per check

### Boost Checking Account Fees

Monthly service fee \$10.00 per month

### Wire Transfers

Wire transfer (outgoing) \$15.00 per transfer  
 Western Union varies by destination  
 (at participating branches)  
 Wire Transfer (CU to CU) \$5.00 per transfer  
 International Wires (outgoing) \$35.00 per transfer

### Bill Pay Fees

Stop Pay \$25.00 per item  
 Rush Payment - Next Day Rush \$19.95 per item  
 Payment - 2nd Day \$14.95 per item  
 Electronic Delivery - 2nd Day \$4.95 per item  
 Gift Payment \$2.99 per item  
 Charitable Donation \$1.99 per item

### Other Service Fees (applicable to all accounts)

Account Reconciliation / research \$15.00 per hour  
 Statement Copy \$2.00 per statement  
 Legal Processes – levies, liens \$25.00  
 Inactivity after 12 mos on accts with bal. >\$100 \$5.00 per mo(refundable)  
 Money Order \$0.50 per money order  
 Cashier's Check \$1.00 per check  
 Mail withdrawal check \$1.00 per check  
 Photocopy original check \$3.00 per item

Stop payment on Corp or Cashier's check \$25.00 per item  
 ACH Return \$25.00 per item  
 Stop Pymt on ACH item \$25.00 per item  
 FedEx Check Withdrawal \$15.00 per check  
 Credit Union Check \$1.00 per check  
 Uncollected funds \$25.00 per item  
 Insufficient funds (NSF) \$25.00 per item

(also known as Overdraft Privilege fee, if applicable)

Overdraft Tolerance fee/  
 Courtesy Pay \$25.00 per item

Collection Item  
 Incoming domestic or foreign \$10.00 per item  
 Collection Item  
 Outgoing domestic \$10.00 per item  
 Collection Item  
 Outgoing foreign \$20.00 per item

### Electronic Funds Transfer Fees

Non proprietary ATM withdrawal/transfer \$1.00 per transaction  
 Rush Order  
 Debit Card \$25.00 for card  
 Debit Card Replacement \$5.00 per card  
 ATM Card Replacement \$5.00 per card  
 Receipt copy of MC  
 Check Card Transaction \$18.00 each

### Safe Deposit Annual Rental

3" x 5" \$15.00  
 3" x 10" \$30.00  
 5" x 10" \$40.00  
 10" x 10" \$65.00  
 Loss of one (1) key \$30.00  
 Drilling of Box \$287.84  
 Late Payment \$10.00

### Non-Member Fees

Coin Machine 20% of amount redeemed  
 Notary Service \$6.00

### Gift Cards

VISA Gift Card \$2.00 per card  
 Lost/Stolen Card \$5.00 per card  
 Inactivity Fee \$2.95 per month after 12 consecutive months of inactivity

### ePayments Portal

ACH or Debit Card Payment \$10.00 per transaction

### Super Senior Accounts

Four complimentary boxes of checks per year  
 10% discount on safe deposit boxes  
 Free cashier's checks  
 Free money orders  
 10% discount on wire transfers

The rates appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Rate and Fee Schedule. If you have any questions or need current rate and fee information please call us at 713-844-1100.