



# Schedule of Fees and Charges

## Visa® Debit Card & ATM Fees

• Account Research Fee .....	\$15.00
• Additional Cards (after 2) .....	\$25.00
• Balance Inquiry at ATM .....	Free
• Overnight Card .....	\$50.00
• POS Transactions .....	Free
• Visa® Debit Card Purchase Receipt Copy .....	\$12.00
• Withdrawals at Telco ATM .....	Free
• Non-Telco Cash Withdrawals (after 4 per month) .....	\$1.00

## Services

• Account History Print-Out (Paper) .....	\$1.00/Page
• Balance Statement and Research Fee .....	\$20.00/Hour
» With a 1 Hour Minimum .....	
• Cashier's Check: Member .....	\$5.00 <sup>1</sup>
• Cashier's Check: Non-Member .....	\$10.00
• Check Cashing Fee: Member .....	\$5.00
» If aggregate deposit balance is under \$500.00 .....	
• Check Cashing Fee: Non-Member .....	\$10.00
• Copy of Statement/Reissue (Paper) .....	\$10.00/Month
• Draft Collection Fee .....	\$10.00/Item
• E-Statements .....	Free
• Faxed Copy of a Check .....	\$5.00
• Loan Payment by Phone .....	\$15.00
• Money Order .....	\$2.00 <sup>1</sup>
• Notary .....	\$10.00 <sup>1</sup>
• Phone Transactions or Account Inquiries .....	\$1.00
» Through MANDI .....	Free
• Photocopy of a Check .....	\$3.00
• Reopen Account Fee .....	\$10.00
• Returned Mail Fee .....	\$5.00/Month
• Stop Payment/Credit Union Checks .....	\$10.00 <sup>1</sup>
• Stop Payment/Money Order (Money Gram) .....	\$18.00 <sup>1</sup>
• Subpoena .....	\$25.00
• Tax Levy/Garnishment .....	\$25.00

## Online Services

• Bill Payment .....	Free
• Mobile Deposit .....	Free
• Online/Mobile Banking .....	Free
• Text Banking .....	Free <sup>2</sup>

## Checking Account Fees

• Check Orders .....	Actual Cost of Checks
• Opportunity Checking Account Fee .....	\$10.00/Month
• Small Business Checking Account Fees .....	
» Monthly Service Fee .....	\$10.00/Month <sup>3</sup>
» Excessive Usage Fee .....	\$20.00/Month <sup>4</sup>
• Stop Payment .....	\$25.00
• Temporary Checks .....	\$0.50/Check
• Visa® Debit Card Purchase Receipt Copy .....	\$12.00

## Overdraft/Non-Sufficient Funds Fees

• Deposited Items at Telco Returned NSF .....	\$30.00
• Deposited Items at Shared Branching Returned NSF .....	\$30.00
• Non-Sufficient Funds (NSF) Fee .....	\$30.00/Presentment <sup>5</sup>
• Overdraft Privilege Fee .....	\$30.00
• Overdraft Protection Transfer Fee .....	\$5.00/Item

## Closed & Dormant Accounts

• Account Closing (Opened < 6 months) .....	\$10.00
• Dormant Fee .....	\$5.00/Month
» Balance below \$100 and 1 Year Inactivity .....	
• Escheatment Notice .....	\$50.00

## Safe Deposit Boxes

• 3x5 .....	\$25.00/Year
• 3x10 .....	\$35.00/Year
• 5x10 .....	\$50.00/Year
• 10x11 .....	\$70.00/Year
• Drilled Box .....	Actual Cost to Drill
• Key Replacement Fee .....	\$25.00

## Wire Transfers

• Incoming .....	\$5.00
• Outgoing — Domestic .....	\$15.00
• Outgoing — International .....	\$35.00

## Withdrawal Fees & Penalties

• Early Withdrawal from Certificates .....	
» 1 Year or Less .....	3 Months' Dividend
» 2 Years or More .....	6 Months' Dividend
• Excessive Savings Withdrawal .....	
» 4 FREE per Month, then .....	\$3.00/Withdrawal
• Withdrawal from Christmas Club Account .....	\$5.00

Effective March 1, 2023 — Addendum to Membership and Account Agreement, Electronic Fund Transfers Agreement and Disclosure, Funds Availability Policy Disclosure, and Truth-in-Savings Disclosure.



09 . 15 . 23

<sup>1</sup> Fee also applicable to CO-OP Shared Branch members.

<sup>2</sup> Message and data rates may apply.

<sup>3</sup> You must maintain a minimum daily balance of \$2,500.00 in your checking account to avoid fee.

<sup>4</sup> This fee will apply if you have over 100 combined items posted to the account during the month.

<sup>5</sup> Charged each time a check, ACH debit, or other electronic debit is presented (or re-presented) and returned due to insufficient funds.