FEES AND CHARGES
EFFECTIVE AUGUST 15, 2015

In the normal course of providing member service, the Board of Directors has determined that in order to cost justify specific or unique services, a fee or charge is required.

ATM CARD SERVICES:

ATM Service Charges – Fee charged each time funds are withdrawn using an automatic teller machine **$1.50**

ATM Overdraft – Fee charged when member overdrafts their share draft account by withdrawing funds using the automatic teller machine..... **$27.00**

ATM & Visa Debit Card Reinstatement Fee – Card will be blocked if account is overdrawn. Charged when card is reactivated after being blocked..... **$30.00**

Lost Card Charge – Fee charged if member needs to replace an ATM Card or Pin Number **$5.00**

ATM Inquiry Fee – Fee charged when member inquires on their balance; this includes ANY invalid transactions, (i.e. incorrect account number) **$0.75**

ATM Invalid Pin – Fee charged when member enters incorrect Personal Identification Number **$0.75**

Visa Debit Card Annual Fee – per card..... **$10.00**

Reset Pin – Fee charged to reactivate ATM or Debit card Pin number if blocked by repeated unsuccessful attempts..... **$2.00**

Instant Debit Card **$15.00**

MISCELLANEOUS FEES/CHARGES

Balance Inquiry and Transaction Fee – For staff-assisted calls to give account balance, list of transactions cleared, or perform transactions on account **$2.00**

Carfax Report Fee – Fee charged when members request a Carfax report on vehicle. No purchase necessary **$20.00**

Mini-Statement Fee – For previous statement or an update of transactions between statement periods..... (per month) **$5.00**

Returned Item Charge – Fee charged if a personal check from another financial institution is returned unpaid **$27.00**

Copy Charge – Fee charged if member request a copy of a receipt from Credit Union records for transactions processed **$5.00**

Loan Processing Fee – Fee charged when a member applies for a H.E.L.P. Loan or a Step-Up Loan **$10.00**

Wire Transfers – Charge for wiring funds from their account to another Financial Institution or when another Financial Institution wires funds to member's Credit Union Account..... **$8.00**

Travelers Cheques (For One) ... **1% of the amount purchased**
Travelers Cheques (For two) .... **2% of the amount purchased**

Money Order **$1.00**

CMO – Western Union (Commercial Money Order)
..... **Western Union charge plus $2.00**

Mail Locator Fee – Fee charged when member fails to provide the Credit Union with a change of address **$2.00**

Account Research Fee – per hour **$20.00**

Fax – 1st page ..... $**2.00**
Each additional page **$1.00**

Cashier Checks **$5.00**

Bill Paying Service..... (monthly) **$5.00**

Loan Extension – Fee charged when member requests to skip a payment..... **$20.00**

Stop Pay for Cashier Check, Share Withdrawal
Check or Money Order **$35.00**

New Account Transfer Fee – Charged when member wants to change base account number and transfer all sub accounts to new account due to account being debited .....
..... First Occurrence **- $50.00**
..... Each additional occurrence - **$100.00**

Tax Levy or Garnishments – Fee charged at time received **$75.00**

Paper Statements – Fee charged when member's regular statements are to be printed and mailed..... (per statement) **$2.00**

Visa Prepaid Debit Card..... **$7.95**

Visa Gift Card..... **$3.95**

MASTER SHARE ACCOUNT SERVICES:

Membership Fee – One-time fee charged when Master Share account is opened **$15.00**

Non-Activity Fee – Fee charged when member has a Master Share Account ONLY, balance of less than $100 and no activity for a period of six (6) months **$4.00**

SHARE DRAFT ACCOUNT SERVICES:

In-House Cashing Fee – Fee charged when non-members cash drafts on member's accounts over the counter **$3.00**

Stop Payment – Charged only when the share draft requested is rejected and returned..... **$27.00**

Copy Charge – Photocopy of cleared draft..... **$5.00**

NSF – Fee charged when drafts and automatic debits cannot be cleared due to insufficient funds **$27.00**

Share Draft Reinstatement – Fee charged if a Share Draft Account has been closed due to misuse and member desires to re-open within twelve (12) months from date closed..... **$50.00**

Draft Transfer Charge – Fee charged each calendar month when member has four (4) or more automatic transfers to their Share Draft Account **$1.00**

Overdraft Privilege..... (per item) **$27.00**

Funds on Hold – Fee will be charged when share drafts, ATM or EFT transaction try to clear against funds that are not available. Share draft and EFT item will be returned NSF and account charged **$27.00**

Share Draft Checks..... **Price Varies by Style Selected**

SHARE PLUS ACCOUNT SERVICES:

Stop Payment – Charged only when the item requested is rejected and returned **$27.00**

Copy Charge - Photocopy of cleared draft..... **$5.00**

NSF – Fee charged when drafts cannot be cleared due to insufficient funds **$27.00**

Service Fee – Fee charged when draft is cleared for an amount less than minimum set forth in Share Plus Agreement..... **$10.00**

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NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER