

Schedule of Fees and Charges

Effective March 25, 2025

Check Returns

Returned Item/Insufficient Funds	\$30.00
Uncollected Funds	\$30.00
Deposits/Payments/Other	\$4.00
Under 18 or over 65 Years Old	\$5.00

We may assess a reasonable charge against your account(s) when we dishonor any item that is presented for payment from your account(s) and which is dishonored because of insufficient funds. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

ACH Returns

Insufficient Funds	\$30.00
Uncollected Funds	\$30.00

We may assess a reasonable charge against your account(s) when we dishonor any item that is presented for payment from your account(s) and which is dishonored because of insufficient funds. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

ACH Transactions

Phone Pay Transactions	\$10.00
Recurring ACH Payments	Free

Overdrawn Accounts

Account Overdrawn	\$20.00
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Overdraft Transfer Fees

Regular Share/Money Market	\$3.00
Debit ACH Revocation	\$20.00

Overdraft Privilege

Overdraft Privilege Fee (Items honored)
The fee applies to overdrafts "created by check, in-person withdrawals, or other electronic means," as applicable.

Stop Payment Orders	\$30.00
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Stop Payment Orders — 65 and Over	Free
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ATM/Debit Cards

Reissue of Lost/Stolen Cards	\$10.00
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Traditional Checking/Share Account

Fees at Non-Credit Union/Foreign ATM Transaction ATMs: Withdrawals/Transfers/Inquiries	\$1.00
Fees at Non-Credit Union/Foreign ATM Transaction ATMs: Withdrawals/Transfers/Inquiries	\$2.50

Preferred Checking Account —

Minimum Required Daily Balance \$500.00

Unlimited ATM transactions at Credit Union ATMs if balance falls within required tiers.
10 Free ATM transactions per month at Foreign ATMs provided balance falls within required tiers.
If balance falls below \$500 and any other tier up to \$10,000+, Traditional Checking Account ATM fees apply.

Preferred Gold Checking Account —

Minimum Required Daily Balance \$15,000.00

Unlimited ATM transactions at Credit Union ATMs and Foreign ATMs, if required balance is maintained tiers.
If balance falls below \$35,000 and any other tier up to \$10,000+, Traditional Checking Account ATM fees apply.
If minimum daily balance falls below \$15,000, a monthly service fee will be applicable.

High Yield Business Checking

No Minimum Balance	Free
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Online Banking

Bill Payer (monthly fee)	Free
Stop Payment on Bill Payer	\$20.00
eStatements (monthly fee)	Free
Loan Pay (convenience fee)	\$10.00

Wire Transfer

Incoming Domestic	Free
Incoming International	\$40.00
Outgoing Domestic	\$25.00

Money Orders

\$3.00

Official Bank Checks

\$2.00

Escheat Fee/Abandoned Property

\$50.00

Club Accounts (Holiday, Vacation and Fuel)

Early Withdrawal	\$12.00
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IRA Transfer or Close

\$50.00

Dormant Accounts (per year)

Applies to Checking, Money Market, and Regular Savings inactive for more than one year with balance less than \$100.00	\$12.00
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Maintenance Service Charge

\$2.50

Single Account Relationship
Balance Below \$100.00 (monthly fee)
To avoid Single Account Relationship, have more than one account or a loan with the credit union. To avoid Balance Below \$100.00, keep your account balance above \$100.00.

Tax Levy/Subpoenas/Attachments

\$50.00



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