

Schedule of Fees and Charges

Effective 12/01/2022

Check Returns

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

ACH Returns

Insufficient Funds	\$30.00
Uncollected Funds	\$30.00

ACH Transactions

Phone Pay Transactions	\$10.00
Recurring ACH Payments	Free

Overdrawn Accounts

Accounts Overdrawn	\$20.00
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Overdraft Transfer Fees

Regular Share/Money Market	\$5.00
Debitor ACH Revocation	\$20.00

Overdraft Privilege

Overdraft Privilege Fee (Items honored)	\$30.00
The fee applies to overdrafts "created by check, in-person withdrawals, or other electronic means," as applicable	

Stop Payment Orders

Stop Payment Orders	\$30.00
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Stop Payment Orders 65 and Over

ATM/Debit Cards	Free
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Reissue of Lost/Stolen Cards

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

Fees at Non-Credit Union/Foreign ATM Transaction	
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ATM's: Withdrawals/Transfers/Inquires	\$1.00
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Fees at Non-Credit Union/Foreign ATM Transaction	
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ATM's: Withdrawals/Transfers/Inquires	\$2.50
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Benefits Plus® Basic Checking

Fees at Non-Credit Union/Foreign ATM Transaction	\$2.15
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ATM's: Withdrawals/Transfers/Inquires	\$1.00
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Fees at Non-Credit Union/Foreign ATM Transaction	
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ATM's: Withdrawals/Transfers/Inquires	\$2.50
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Benefits Plus® Ultimate Checking

Fees at Non-Credit Union/Foreign ATM Transaction	\$5.75
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ATM's: Withdrawals/Transfers/Inquires	\$1.00
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Fees at Non-Credit Union/Foreign ATM Transaction	
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ATM's: Withdrawals/Transfers/Inquires	\$2.50
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Preferred Checking Account -

Minimum Required Daily Balance \$500.00

Unlimited ATM transactions at Credit Union ATM's if balance falls within required tiers
 10 Free ATM transactions per month at Foreign ATM's 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 ATM's and Foreign ATM's, 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.

\$35.00

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 Transfers

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

Duplicate Statements and/or Checks

First 3 Pages	\$ 5.00
Each additional page	\$ 1.00

Account Research and/or Reconciliation (Hourly)

\$20.00

Club Accounts (Holiday, Vacation and Fuel)

Early Withdrawals	\$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 \$250.00	\$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 1 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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