

Effective 4/1/2019

## MEMBER BENEFITS

ATM (Member)	FREE
Online Banking	FREE
E-Statements	FREE
Mobile Money	FREE
Notary Service	FREE
Check Orders (Age 65 or older-1 box)	FREE
Monthly Maintenance Fee	FREE
Current Year or Mid-Month Statement	FREE

## SERVICE FEES

Outgoing Wire (Domestic)	\$25 <sup>.00</sup>
Outgoing Wire (International)	\$45 <sup>.00</sup>
Incoming Wire Fee	\$5 <sup>.00</sup>
Statement Copy (Outside Cubics History)	\$3 <sup>.00</sup>
Return Mail Fee	\$5 <sup>.00</sup>
Home Equity Application Fee	\$150 <sup>.00</sup>
Teller Check	\$2 <sup>.00</sup>
Check Copy	\$3 <sup>.00</sup>
Money Orders	\$2 <sup>.00</sup>
Mortgage Discharge Fee	\$50 <sup>.50</sup>
Lien Release Replacement Fee	\$10 <sup>.00</sup>
Letter of Protest	\$30 <sup>.00</sup>
Research Fee (Per Hour)	\$20 <sup>.00</sup>
GAP Insurance	\$175 <sup>.00</sup>
Mechanical Warranty Upcharge	\$100 <sup>.00</sup>
Installment Loans with 15-day grace	\$25 <sup>.00</sup>
Home Equity Loans with 15-day grace	\$30 <sup>.00</sup>
Foreign Item (Canadian)	\$5 <sup>.00</sup>
Non-Member Check Cashing Fee	\$5 <sup>.00</sup>

## ACCOUNT FEES

New Share Account (Minimum Deposit)	\$5 <sup>.00</sup>
Business Account Monthly Fee	\$15 <sup>.00</sup>
NSF Returned Fee	\$25 <sup>.00</sup>
NSF Paid Fee (Courtesy Fee)	\$28 <sup>.00</sup>
Deposited Check Return Fee	\$30 <sup>.00</sup>
Stop Payment	\$20 <sup>.00</sup>
Teller Check Stop Pay (CCB)	\$45 <sup>.00</sup>
Inactive Account Monthly Fee (After 1 year)	\$5 <sup>.00</sup>
Dormant Account Monthly Fee (After 2 years)	\$25 <sup>.00</sup>
Over 6 Savings Acct. Transfers	\$5 <sup>.00</sup>
Early Closing Fee (Less than 6 mos.)	\$10 <sup>.00</sup>
Manual EFT Item Post Fee	\$10 <sup>.00</sup>
Returned Account Closed Fee	\$10 <sup>.00</sup>
Money Market over 4 transfers	\$10 <sup>.00</sup>

## DEBIT CARD/INSTANT ISSUE RELATED FEES

ATM FEE (Non-Member)	\$3 <sup>.00</sup>
Replacement Debit Card (Includes Instant Issue)	\$10 <sup>.00</sup>
Lost Card/Block (Includes Instant Issue)	\$10 <sup>.00</sup>
Damaged Card (Includes Instant Issue)	\$5 <sup>.00</sup>
Rush Debit Card (Includes Instant Issue)	\$30 <sup>.00</sup>
Overnight Delivery (Includes Instant Issue)	\$45 <sup>.00</sup>
Instant Issue Mailing Fee	\$10 <sup>.00</sup>
Debit Card Reactivation	\$25 <sup>.00</sup>
Pre-Paid Debit Card	\$10 <sup>.00</sup>
Re-load Pre-Paid Debit Card (In house)	\$5 <sup>.00</sup>
Travel Card (EMV Chip)	\$10 <sup>.00</sup>
Debit Card Stop Payment Fee	\$25 <sup>.00</sup>
Non-Activated Debit Card (within 90 days)	\$5 <sup>.00</sup>
Opt - In Courtesy Pay Fee (Debit Card)	\$25 <sup>.00</sup>

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