

Effective 6/1/2021

MEMBER BENEFITS

ATM (Member)	FREE
Mobile Banking	FREE
E-Statements	FREE
Phone Banking	FREE
Notary Service	FREE
Check Orders (Age 65 or older-1 box)	FREE
Monthly Maintenance Fee	FREE
Current Year or Mid-Month Statement	FREE
Bill Pay	FREE
Zelle (Transaction Fees may apply)	FREE
Remote Deposit Capture	FREE

SERVICE FEES

Outgoing Wire (Domestic)	\$30 ⁰⁰
Outgoing Wire (International)	\$55 ⁰⁰
Incoming Wire Fee	\$10 ⁰⁰
Statement Copy (Over 1 Year)	\$3 ⁰⁰
Return Mail Fee	\$5 ⁰⁰
Home Equity Application Fee	\$150 ⁰⁰
Credit Union Check	\$3 ⁰⁰
Check Copy	\$5 ⁰⁰
Money Orders	\$2 ⁰⁰
Mortgage Discharge Fee	\$50 ⁵⁰
Lien Release Replacement Fee	\$10 ⁰⁰
Letter of Protest	\$30 ⁰⁰
Research Fee (Per Hour)	\$25 ⁰⁰
GAP Insurance	\$175 ⁰⁰
Mechanical Warranty Enrollment Fee	\$100 ⁰⁰
Installment Loans (with 15-day grace)	\$25 ⁰⁰
Home Equity Loans (with 15-day grace)	\$30 ⁰⁰
Foreign Item (Canadian)	\$7 ⁰⁰
Non-Member Check Cashing Fee	\$10 ⁰⁰

ACCOUNT FEES

New Share Account (Minimum Deposit)	\$5 ⁰⁰
Business Account Monthly Fee	\$15 ⁰⁰
NSF Returned Fee	\$25 ⁰⁰
Courtesy Pay Fee (ACH/Draft)	\$30 ⁰⁰
Deposited Check Return Fee	\$30 ⁰⁰
Stop Payment	\$25 ⁰⁰
Credit Union Check Stop Pay	\$45 ⁰⁰
Inactive Account Monthly Fee (After 1 year)	\$5 ⁰⁰
Dormant Account Monthly Fee (After 2 years)	\$25 ⁰⁰
Early Closing Fee (Less than 6 mos.)	\$10 ⁰⁰
Manual EFT Item Post Fee	\$10 ⁰⁰
Returned Account Closed Fee	\$10 ⁰⁰
Money Market over 4 transfers	\$10 ⁰⁰
ACH Origination Fee	\$5 ⁰⁰
Counter Checks	\$5 ⁰⁰
Over 6 Transfers	\$5 ⁰⁰

CARD RELATED FEES

ATM Fee (Non-Member)	\$5 ⁰⁰
Replacement Debit Card/ATM	\$15 ⁰⁰
Instant Issue Mailing Fee	\$10 ⁰⁰
Debit Card Reactivation (2 nd chance)	\$25 ⁰⁰
VISA Gift Card	\$10 ⁰⁰
Travel Card (EMV Chip)	\$10 ⁰⁰
Debit Card/Zelle Stop Payment Fee	\$25 ⁰⁰
Non-Activated Debit Card (within 90 days)	\$10 ⁰⁰
Courtesy Pay Fee (Debit Card Opt In)	\$30 ⁰⁰