



**FEE SCHEDULE - Effective January 1, 2017**

Regular Share (Savings) Fees		VIP
New Account Fee	FREE	FREE
Withdrawal Fee (1)	\$ 3	FREE

(1) 3 Free withdrawals or transfers per month

Holiday Club Account Fees		VIP
Early Withdrawal Fee (2)	\$ 30	\$ 30

(2) 3 Free Withdrawals per year

Money Market & Share Draft Fees		VIP
Box of Checks (3)	varies	FREE
Copy of Processed Check Fee (4)	\$ 3	FREE
Courtesy Transfer Fee (5)	\$ 3	FREE
Money Market if balance <\$3,000	\$ 6	FREE
Return Check Fee (NSF)	\$ 30	\$ 30
Return Deposit Fee	\$ 30	\$ 30
Stop Payment (in writing or home banking)	\$ 30	FREE
Stop Payment Cancellation Fee	\$ 30	FREE
Corporate Check Stop Payment	\$ 30	FREE

(3) Cost depends on style of drafts ordered

(4) Two free per month

(5) Manual transfers performed by the Credit Union for payment for incoming items: Checks, ACH...

IRA Fees		VIP
New Account Fee	FREE	FREE
Annual Fee	FREE	FREE
Early Closure Fee (if <591/2)	\$ 30	FREE
Transfer Fee	\$ 30	FREE
Rollover Fee	\$ 30	FREE

Share Certificate (CD) Fees		VIP
Early Withdrawal Penalty (6)	varies	varies

(6) Total accrued dividends for the month (minimum \$90)

Electronic Funds Transfer Fees		VIP
ACH Return Fee	\$ 30	\$ 30
ACH Stop Payment Fee	\$ 30	\$ 30

ATM Fees		VIP
ATM Annual Fee	FREE	FREE
Point-of-Sale Fee	FREE	FREE
Co-Op Network Fee	FREE	FREE
ATM Lost Card Replacement	\$ 6	FREE
ATM Lost Pin Replacement	\$ 6	FREE
Additional ATM Card Order	\$ 6	FREE
ATM Same Account Deposit Fee	\$ 30	\$ 30
ATM Empty Envelope Deposit Fee	\$ 30	\$ 30

Note: ATM withdrawal limit per day = up to \$605

ATM Debit withdrawal limit per day = up to \$605

POS Debit transaction limit per day = up to \$2,505

General Products		VIP
Corporate Check Fee (Third Party)	\$ 3	FREE
Money Order Check Fee	\$ 3	FREE
Cashier's Check Fee	\$ 6	FREE

General Services		VIP
Bill Pay	FREE	FREE
Electronic Statements	FREE	FREE
Account History Printout (30 days only)	FREE	FREE
Monthly or Quarterly Printed Statements	\$ 3	FREE
Monthly or Quarterly Statement Reproduction	\$ 3	FREE
Notary Services (max 3/ \$6 per sig after 3)	\$ 6	FREE
Notary Services (Non-Member) (7)	\$ 6	N/A
Corporate Check Copy Fee (per chk)	\$ 6	FREE
Dormant Account Fee (Quarterly) (8)	\$ 6	FREE
Bad Address Fee (Quarterly)	\$ 6	FREE
Account Balances w/ less than par value	\$ 6	FREE
Verification of Deposits	\$ 6	FREE
Check Cashing for Non-Members <\$300 (9)	\$ 6	N/A
Check Cashing for Non-Members >\$300 (9)	\$ 30	N/A
Account Closed within 90 days	\$ 30	FREE
Domestic Wire Transfer (10)	\$ 30	FREE
International Wire Transfer (10)	\$ 30	FREE
Deposit Held for Collection Fee	\$ 30	FREE
Skip A Payment Fee (per loan per month)	\$ 30	FREE
Escheat Fee (after 3 years with no activity)	\$ 30	FREE
Levies / Garnishments / Executions	\$ 30	\$ 30
Account Research/Balancing (Hourly)	\$ 30	\$ 30
Real Estate Subordination Request	\$ 120	\$ 120
Real Estate Reconveyance Request	\$ 120	\$ 120

(7) Per signature and by appointment only

(8) An account is considered dormant if for one year no withdrawals, transfers or deposits, other than dividends credited to the account

(9) Requires current government issued ID

(10) Minimum Wire Amount is \$ 500

VISA Credit Card Fees (not an offer for credit)	Classic	Platinum
Annual Fee	FREE	FREE
Over the Credit Limit Fee	N/A	N/A
Card Recovery Fee	N/A	N/A
Document Copy Fee	\$ 3	\$ 3
Late Charge Fee (after 10 days late)	\$ 30	\$ 30
Returned Payment Fee	\$ 30	\$ 30
Rush Fee	\$ 30	\$ 30
Emergency Card Replacement Fee	\$ 150	\$ 150
Cash Advance Fee (11)	3%	3%
Foreign Transaction Fee (12)	1%	1%
Balance Calculation Method (13)	Average Daily Balance	
Grace Period for Purchases (14)	25 days after closing	
Grace Period for Cash Advances	N/A	N/A
Grace Period for Balance Transfer	N/A	N/A

(11) 3% of amount of each cash advance, minimum of \$3, whichever is greater. Maximum \$30.

(12) 1% of each multiple currency transaction is US dollars or 0.80% of each single currency transaction in US dollars

(13) Average Daily Balance (including new purchases)

(14) Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchase if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfer on the transaction date, if applicable.

**VIP = combined share and loan balance > \$25,000 per account and not aggregated from multiple accounts**