



Schedule of Fees

Effective January 25, 2011

General Account Fees

Membership fee (non-refundable)	\$7.50
Account closeout before 90 Days	\$50
Any dividend-bearing savings account closed will forfeit dividends for the period in which it is closed.	
5 cash withdrawals per month-all Savings accts combined - \$1 fee per withdrawal after 5. Includes:	
Regular Savings (00), Christmas Club (02), Money Market (03 and 04), Other Savings (50-55), Vacation Club (56), Just For Students (57), Safari Club (59)	
Christmas Club Early w/d (before 10/31) - \$25 per w/d	
Health Savings Account (47) - Enrollment Fee (one-time) \$35	
Money Market (03) - Minimum Balance \$2,500*	
CU Classic Money Market (04) - Minimum Balance \$2,500*	

Checking Account Fees

Basic Checking (70) - No minimum balance required
Checking with Dividends (73) - Minimum balance \$500*
CU Classic Checking with Dividends (74) – Min. bal. \$400*

Business Account Fees

Business Checking (71) - No minimum balance required, Monthly Maintenance Fee of \$5, Unlimited Check Writing
Business Checking with Dividends (72) - Minimum balance \$1,000*

Checking Account Fees(for Business and Regular)

NSF Fee (EFT, ACH, Draft)	\$28 per item
Stop Payment	\$28 per item or range
Bill Pay Stop Payment	\$10 per item
Research Draft Copy	\$1 per item
Copy of Researched Draft	\$3 per item

Loan Fees

Loan Application Fee per applicant	\$5
(Includes Consumer, OELOC "30", and ODLOC "75")	
Subordination Fee	\$250

CU Classic Benefits (55 years or older)

Cashier's Check	\$1.50
Money Order	\$0.50

Non-Member Fees

Notary Fee	\$5 per signature (\$15 Max)
------------	------------------------------

Other Service Fees

Collection Fee	\$25
----------------	------

*The minimum balance must be met every day of the current month in order to not incur fees - \$10 below minimum balance fee per month

**For additional fee information please reference the Cardholder Agreement provided to you at the time of purchase.

Wire Transfer

Incoming Domestic	\$5 per transfer
Outgoing Domestic	\$15 per transfer
Incoming International	\$15 per transfer
Outgoing International	\$45 per transfer
Western Union	\$20 per transfer
In-House Credit Union Transfer	\$5 per transfer

Miscellaneous

Money Order	\$1
Cashier's Check	\$3 (payable to a third party)
Cashier's Check	No Fee (payable to member)
Cashier's Check sent by Mail	\$1 (payable to member)
Converting a member check to a Cashier's Check	\$15
Account Reconciliation	\$25 per hour
Account Research	\$25 per hour
Account Activity Printout	\$1 per page
Statement Copy	\$2 per page
Chargeback NSF from member deposit	\$5 per item
Garnishment and Levy	\$50
Dormant Account	\$3 per month (after 24 mos)
Photocopy	\$0.10 per copy
Fax Outgoing	\$1 per page
Returned Mail	\$5 per item

EFT Fees

Debit Card	\$10 every 3 years per card
Debit Card Pin Reissue	\$2
Card Replacement	\$10
Debit Card Rush	\$40
Pin Number Rush	\$40

Safe Deposit Box Fees

3x5 – Classic Accounts Only	\$12.50 per year
3x5	\$25 per year
3x10	\$45 per year
5x10	\$60 per year
10x10	\$85 per year
Drilling of Boxes	\$150 per box

Visa Gift Cards, Travel Cards, & Reloadable Cards**

Gift Card – Purchase Fee	\$2.95
Non-Member Purchase Fee	\$6.95
Travel Card – Purchase Fees by amount:	
\$100 to \$1,000	\$7.95
\$1,001 to \$2,000	\$8.95
\$2,001 to \$3,000	\$9.95
Companion Card	add \$2.95
Non-Member (any amount)	\$9.95
Reload Fee (each)	\$4.00
Reloadable Card – Purchase Fee	\$7.95
Reload Fee (each)	\$4.00