

Credit Union Membership

Membership Share	\$5 par value, one (1) share is required to open and maintain an account
Account Closure	\$10 if closed within six (6) months of opening account

Business Share Accounts

Monthly Maintenance**	\$2.50 per month, if minimum balance not maintained
Negative Share	\$50 to reopen account if closed due to negative shares

**For the Primary Share Account, you must have an actual balance of \$50 in your Business Share account on the last day of the dividend period, or have a combined \$50 balance in your Business Share account, Business Money Market account, Business Special Purpose account or a Certificate of Deposit to avoid the fee.

All Business Checking Accounts

Overdraft Transfer	\$2 per item
Returned Checks, Check Card & ACH	\$30 per item
Stop Payment	\$35 per in-branch request;+ \$25 per automated request through Info 24/ Online Banking

Business Checking Accounts

Excessive Transaction	150 allowed, \$0.25 per item over the allowance (Transactions include checks deposited and checks cleared)
Incoming Currency	\$1.50 per \$1,000 received (applied to cash over \$5,000 received) per transaction
Incoming/Outgoing Coin	\$0.10 per roll
Check Printing	Prices vary depending upon style

Business Interest Checking Accounts

Excessive Transaction	100 allowed, \$0.25 per item over the allowance (Transactions include checks deposited and checks cleared)
Incoming Currency	\$1.50 per \$1,000 received over \$5,000 per transaction
Incoming/Outgoing Coin	\$0.10 per roll

Other Services (applicable to all accounts)

Balance Inquiry/Transaction Information	\$3 per call
Bad Address/Returned Statement Notice	\$5 per notice
Account Research	\$25 per hour+ (1 hour minimum)
Statement Copy	\$5 each+
-Through Online Banking	FREE
Wire Transfer (Incoming)	\$10 per transfer
Domestic Wire Transfer (Outgoing)	\$25 per transfer
International Wire Transfer (Outgoing)	\$45 per transfer
Cashier's Check	\$5 per check
Travelers Check	\$1 per \$100
Account History	\$3 per page
-Through Online Banking	FREE
Check Copy	\$2 per copy
-Through Online Banking	FREE
Check Cashing	\$5 per check cashed, with less than \$100 in account or no loan
Stop Payment on Cashier's Check	\$35 per check+
Exchange Member Check with Cashier's Check	\$10 per check

Dormant account	\$5 if no activity within past 24 months (member 19 or older)
Reopen Account	\$25 if reopened within twelve (12) months of closing account
Foreign Item Collection	\$30 per item+
Other Items Sent for Collection	Cost
Legal Processing (Garnishment, Levy, Summons)	Cost and Processing
Empty Envelope	\$30 per envelope
Photocopy	\$0.25 per copy
Fax (non-credit union business)	\$2 per page
Return Item	\$30 per item for checks drawn from member (to me/ from me)+
Return Item	\$10 per item for checks drawn from another individual+
Copy of Credit Union Cashier's Check	\$2 per copy

ATM Card / Check Card / Prepaid Card Services

Gift Card Issuance	\$2.75 each
Reloadable Card Issuance	\$7.75 each
Additional Reloads	\$2
Card Replacement	\$10 per card (ATM/VISA Check Card/Reloadable Card)
Rush Order	\$35 per request (ATM/ VISA Check Card/Reloadable Card)+
Alternate Address Card Ship	\$20 per request (ATM Card)
Non-Member Foreign ATM Fee	\$3

Safe Deposit Boxes

Size	Annual Fee
3x5	\$30
5x5	\$35
3x10	\$45
5x10	\$55
10x10	\$70

Lock Drilling / Duplicate Key \$115

Merchant Capture

Monthly	\$40 per month for up to 500 transactions* \$0.10 per transaction* exceeding 500 per month
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Remote Deposit Capture

Monthly	\$65 per month for up to 500 transactions* \$0.10 per transaction* exceeding 500 per month
MICR Correction	\$0.25 per correction
Deposit/Balancing Correction	\$1 per correction

Merchant/Remote Deposit Capture Other Fees

Returned Item	\$5 per item
Additional Locations & Scanner	\$10 per month
Additional Deposit Accounts	\$10 per month
Scanner Installation**	\$25 per set-up
Training**	\$100 per session
(**May be charged if performed by a 3rd party company)	

* Transactions include any item deposited or returned.

+ Reflects a fee change

This Credit Union is federally insured by the National Credit Union Administration.