



Schedule of Fees and Charges

Effective August 1, 2012

<u>CREDIT UNION MEMBERSHIP</u>	<u>FEE</u>	
Lifetime Membership Fee.....	\$10.00	One-time Fee
Minimum Primary Share Balance Required.....	\$5.00	Held funds to ensure Membership
Below Minimum Primary Share Balance Fee.....	\$2.00	Per Month
Closure Fee – (Account closed less than 1 year from open date).....	\$15.00	
Dormant Account Fee.....	\$5.00	Per Month after 12 Months of Inactivity
<u>NON-SUFFICIENT FUNDS FEES (NSF)</u>		
NSF ITEM (ACH/Share Draft/Point of Sale/Bill Payment).....	\$28.00	Per Item
<u>OVERDRAFT FEES</u>		
Overdraft Protection from Shares (REG D).....	\$2.00	Per Item (1st Six Transfers Free)
<u>RETURN ITEM FEES</u>		
Returned Deposited Item.....	\$28.00	Per Item
<u>STOP PAYMENT FEES</u>		
Personal Checks/ACH/Bill Payment.....	\$15.00	Per Item
CU Corporate Checks.....	\$28.00	Per Item
<u>ELECTRONIC SERVICES FEES</u>		
CO-OP Network ATM Transactions (Withdrawals/Deposits/Transfers).....	FREE	
ATM Returned Deposited Item.....	\$28.00	Per Item
ATM Deposited Item Adjustment.....	\$10.00	Per Item
ATM Deposit Empty Envelope.....	\$28.00	Per Item
Card/PIN Replacement.....	\$5.00	Per Card/PIN
Card/PIN Rush Order.....	\$30.00	Per Request
International Wire Transfers.....	\$10.00	Per Transfer
Domestic Wire Transfer.....	\$20.00	Per Transfer
<u>OTHER FEES</u>		
Check Printing Fee.....		Printer's Charge
Coin Deposit Fee (Minimum \$1.00 - Coin Deposits must be rolled).....	5%	of Total Coin Deposit
Credit Union Check Withdrawal Fee.....	\$5.00	1st Check Free per Month
Photocopy / Paid Checks.....	\$10.00	Per Item
Statement Copy (Per Copy).....	\$5.00	Per Item
Account Research/Reconcilement.....	\$20.00	Per Hour (1 hour minimum)
Approved Skip-A-Pay/Extension Agreements.....	\$25.00	Per Loan
Demand Request (Real Estate Loans).....	\$25.00	Per Request
Full Reconveyance Fee (Real Estate Loans).....	\$35.00	Per Request

"The Board of Directors reserves the right to change fees from time to time. Notification of any such changes will be mailed to member's address of record no less than thirty (30) days prior to implementation."