

Schedule of Fees and Charges

Effective: June 1, 2023

General Charges:

Close Account (<i>within 3 months</i>)	\$ 3.00
Incorrect Account Address.....	\$ 5.00/mo
Dormant Account.....	\$ 5.00/mo
<i>(No account activity in 3 months w/balance less than \$300.00)</i>	
Account Research/Investigation.....	\$ 25.00/hr
Garnishments/Levies.....	\$ 25.00/setup
Check Order.....	Varies by style
Temporary Checks.....	\$ 0.50/ea
Money Order.....	\$ 0.50/ea
Cashier's Check.....	\$ 2.00/ea
Overdraft Account (<i>per each \$1 negative</i>)	\$ 0.0033/day
<i>Including SOS services. Charged on last day of month.</i>	
Cash CW Check (<i>Non-Members - \$500.00 max</i>)	\$ 5.00/ea
Replace Lost ATM/Debit/Credit Card.....	\$ 5.00/ea
<i>Optional Expedited Card Shipping..... Add \$30.00</i>	

Additional Services:

Fax Service.....	\$ 1.00/pg
Photocopies.....	\$ 0.50/pg
Account Activity Printout.....	\$ 1.00/pg
Copy of Check.....	\$ 2.00/ea
Receipt	
Mailed.....	\$ 2.00/ea
E-mailed.....	FREE
Notary Services	
For Members.....	FREE
For Non-Members.....	\$ 1.00
Account Funds Transfer	
Via MSR by Phone.....	\$ 1.00/ea
Account Inquiry	
Via MSR by Phone.....	\$ 1.00/ea
Coin Sorting/Counting.....	5% of total
Cash Back Fee.....	\$2 per \$500
<i>Accounts with balance less than \$100.00 min \$2</i>	

ACH & Checking Services:

ACH Stop Payment.....	\$ 15.00/item
Check Stop Payment	
Single check.....	\$ 15.00/max
Sequence of checks.....	\$ 35.00/max
Outgoing ACH Transactions	
Single Transfer.....	\$ 5.00/ea
Recurring Automatic Transfer.....	FREE
Non-Sufficient Funds (NSF) Return.....	\$ 15.00/item
<i>Fee applied each time item is presented.</i>	
<i>Fee refunded to members with Direct Deposit (for check returns only)</i>	

Loan Services:

Loan Payment via MSR	
Debit or ACH.....	\$ 5.00
Loan Payment Online	
Debit.....	\$ 5.00
ACH.....	FREE
Recurring Automatic ACH Payments.....	FREE
Returned Loan Payment.....	\$ 8.00/item
<i>Fee applied each time item is presented.</i>	
Skip-A-Pay.....	\$ 25.00
<i>Available once per calendar year</i>	
Express 2-Day Mailing.....	\$ 35.00

IRA Account Charges:

Close IRA account (<i>within 3 months</i>)	\$ 100.00
IRA account (<i>balance less than \$2000.00</i>)	\$ 25.00/yr
Dormant IRA account.....	\$ 5.00/mo
<i>(No account activity in 3 months w/balance less than \$2000.00)</i>	

Wire Transfers:

Wire Transfers - Domestic	
Incoming.....	\$ 10.00/ea
Outgoing.....	\$ 20.00/ea
Wire Transfers - International	
Incoming.....	\$ 10.00/ea
Outgoing.....	\$ 50.00/ea

For additional information or questions about account terms and fees, refer to the **Membership and Account Agreement** or contact us at 1-800-729-6808.

