

Account Contract • Part 2

Fee Disclosure

Fee Schedule

Fees are effective as of 3/01/2018 and are subject to change.

Each account holder agrees to the terms set forth in this Fee Disclosure and acknowledges that it is a part of their Deposit and Business Account Contracts.

Debit and Credit Cards

Rush Orders	\$30.00 per order
Card Replacement – one free each year.....	\$10.00 per card
International Transaction – any card transaction made in a foreign country or currency	2% of transaction amount

Credit Union Checks and Money Orders

Cashier's Checks and Money Orders	\$3.00 each
FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending; FREE if payable to self	

Electronic Services

Bill Pay – FEE WAIVED up to 2 months	
Consumer Accounts – FREE with a Super Saver or Premium Spending Account	\$4.95 monthly
Business Accounts.....	\$9.95 monthly
Wires – Domestic	
Bank to bank.....	\$20.00 each
Recurring bank to bank: one-time set-up fee for each preauthorized agreement.....	\$10.00 each

Safe Deposit Boxes – Available at Midtown Branch Only

Sizes range from 3X10 to 10X10.....	\$55.00 - \$115.00 annually
Key deposit.....	\$5.00
Lost key/box drilling.....	\$125.00 each

Savings, Spending and Certificate Accounts

Savings Accounts

Premium Savings (S19).....	\$3.00 monthly
FEE WAIVED with \$50.00 minimum daily balance	
IRA (All types combined)	\$5.00 monthly
FEE WAIVED with \$100 balance(s) at the end of each month	

Spending Accounts

Free Spending (S76).....	FREE
Super Saver Spending (S78).....	\$5.00 monthly
FEE WAIVED with \$200 minimum daily balance	
Premium Spending (S77).....	\$5.00 monthly
FEE WAIVED with \$1,000 minimum daily balance	
Business Basics Spending (S87)	\$10.00 monthly
FEE WAIVED with \$2,500 minimum daily balance	
Business Premium Spending (S81)	\$10.00 monthly
FEE WAIVED with \$5,000 minimum daily balance	
Business Super Saver Spending (S88).....	\$5.00 monthly
FEE WAIVED with \$200 minimum daily balance	

Check Orders Variable
 Charge varies according to style and quantity; can be reordered in Online Access

Early Withdrawals on Certificate Accounts

On terms of one year or less..... 60 days of dividends
 On terms of more than one year..... 180 days of dividends

Inactive Account\$5.00 per month per account
 FEE WAIVED if you have an active loan or IRA

Overdraft Transfers \$5.00 per transfer
 FEE WAIVED if transfer source is a Credit Union 1 credit card or line of credit.

Courtesy Pay – fee is based on the transaction amount

\$5.00 or less \$5.00 each
 \$5.01 – \$10.00 \$10.00 each
 \$10.01 – \$20.00 \$20.00 each
 \$20.01 or more \$22.00 each

Overdraft/Overdrawn \$22.00 each

Non-Sufficient Funds (NSF) \$22.00 each

Returned Item

Fee on item deposited into an account and returned unpaid..... \$15.00 each
 Fee on self-to-self item returned unpaid..... \$22.00 each

Returned Statement \$5.00 each
 For mailing to a non-deliverable address

Stop Payment \$22.00 each
 Personal checks, preauthorized payments/deductions, Bill Pay items, ACH, cashier's checks or money orders;
 Personal checks if requested via ART or Online Access..... \$10.00 each

Temporary Checks \$5.00
 Packet of 12; FREE when opening a new spending account

Other Fees

Check Collections – foreign or other items sent out for collection \$15.00

Deposit Bag..... \$5.00 each

Deposit/Loan Verification – processing request from another financial institution.....\$10 per request

Garnishments & Levies..... \$75.00

General Document Copies..... \$2.00 per page

Loan Convenience Fee – payments done with a credit card (cash advance) or electronic check by phone..... \$5.00

Membership Renewal – applies to S1 accounts reopened within 180 days of closure \$10.00

Paper Statement \$2.00
 FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending, a loan balance, or an aggregate balance of \$1000

Research \$25.00 per hour