

Our Service Charges

<p>ATM Transaction or Inquiry at Non-Credit Union Owned Machine\$1.00</p> <hr/> <p>Business Services</p> <p>Basic Business Checking Monthly ChargeNo Charge <i>(account balances above \$1,500.00)</i></p> <p>Basic Business Checking Monthly Charge \$10.00 <i>(account balances below \$1,500.00)</i></p> <p>Elite Business Checking Monthly ChargeNo Charge <i>(account balances above \$25,000.00)</i></p> <p>Elite Business Checking Monthly Charge \$20.00 <i>(account balances below \$25,000.00)</i></p> <p>Daily Overdraft Charge - After 5 Consecutive Days.....\$5.00</p> <hr/> <p>Closing Account Within First 90 Days of Opening/Reopening Account Within the last 90 days \$20.00</p> <p>Copy of Paid Share Draft.....\$3.00</p> <p>Copy of Statement/History of Account (Current Month)\$3.00</p> <p>Courtesy Pay..... \$29.95/item</p> <p>Courtesy Pay Items of less than \$5.00 or that take the account balance negative less than \$5.00No Charge</p> <p>Credit Union Corporate Checks.....\$4.00</p> <p>Deposit Bags with Key (one-time deposit)..... \$25.00</p> <p>Dormant/Inactive Account (monthly) \$5.00</p> <p>Foreign Item Collection Handling Charge Per Item \$22.50</p> <p>Garnishment/Tax Levy Administration..... \$75.00</p> <p>Insufficient Funds (NSF) \$29.95 per presentment <i>An NSF service charge is assessed each time an item is pre- sented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.</i></p> <p>International Transaction..... 1.0% of transaction amount <i>This charge applies to any debit card transaction made at a loca- tion in a foreign country, or payable to a merchant located in a for- eign country even if you initiate the transaction from within the United States.</i></p>	<p>IRA Transfers to Another Company \$20.00</p> <p>Loan Coupon Books..... \$10.00</p> <p>Loan Payments via Phone Call to Member Support Center \$15.00</p> <p>Locator Service Charge (for statements returned by mail)..... \$1.00</p> <p>Money Market & Savings Excessive Transactions \$15.00 (Charged for each transfer after 6)</p> <p>Money Market Minimum Balance (under \$2,500)..... \$10.00</p> <p>Money Orders..... \$4.00</p> <p>New Membership fee \$.25</p> <p>Online Bill Pay Research (Per item)..... \$15.00</p> <p>Overdraft Transfers (charged for each transfer 1-6)..... \$5.00</p> <p>Paper Statement (monthly)..... \$2.00</p> <p>Phone Transfers..... \$3.00</p> <p>Replacement Debit Card (standard card)..... \$5.00</p> <p>Research of an account (per hour)..... \$20.00</p> <p>Return Deposit/Loan Payment Check \$25.00</p> <p>Right Track Checking Monthly Service Charge \$12.00</p> <p>Safe Deposit Box (cost per size of box) \$25.00-\$75.00</p> <p>Safe Deposit Box Drilling..... \$100.00</p> <p>Safe Deposit Box Lost Key..... \$25.00</p> <p>Skip a Pay (per loan when offered) \$39.00</p> <p>Stop Payment Credit Union Corporate Check \$27.00</p> <p>Stop Payment(s) (Check or Electronic) must be consecutive order..... \$27.00</p> <p>VISA Gift Card (Members)..... \$4.00</p> <p>VISA Gift Card (Non-Members)..... \$6.00</p> <p>VISA Prepaid Debit (Travel Card) \$9.95</p> <p>Wire Transfer Domestic (Incoming)..... \$15.00</p> <p>Wire Transfer Domestic (Outgoing)..... \$25.00</p> <p>Wire Transfer International (Incoming) \$60.00</p> <p>Wire Transfer International (Outgoing)..... \$60.00</p>
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