



2100 East Exchange Place, Suite 101
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FEE SCHEDULE

Effective 1/1/2019

FREE Services for Members	Bill Pay	Mobile Deposit
	Card Valet	No Annual Fee VISA Credit Card
	Debit Card	Notary
	Electronic Statements Delivery	Online Banking
	Mobile APP (App Store/Google Play)	Signature Guarantee
	Personal credit report review with expert staff	

Transaction Fees	Excess Withdrawal	Over five (5) ATM withdrawals in a calendar month	\$ 2.00 /transaction
	Check Cashing	Non-Credit Union check cashed with total savings and/or checking balance of \$50 or less	\$ 5.00 each
		Non-Credit Union check cashed with total savings and/or checking balance of \$100 or less	\$ 3.00 each
	Checks	Copies	\$ 3.00 /item
		Counter	\$.25 /check
		Third Party Payee	\$ 5.00 / check
	Courtesy Pay / Overdraft Privilege / Non-Sufficient Funds	Debit/ATM/Bill Pay/ACH/Check	\$ 30.00 /item
	Deposit or Payment Item Return		\$ 10.00 /item ¹
	Outgoing Wire Transfer	Domestic	\$ 20.00 each
International		\$ 50.00 each	
Overdraft Transfer	Transfer from any of the member/joint owner(s) available savings accounts	\$ 5.00 / transfer	

¹ \$25 per item for your personal check drawn on another financial institution

Monthly Service Fees	Excess Withdrawal	Over six (6) withdrawals from Money Market Account in a calendar month	\$ 15.00
	Checking Account (75/76)	Average Daily Balance falls below \$500. • Fee exempt under Age 22	\$ 5.00 /month
	Inactive Checking Account	• Six months or more of inactivity • Account balance under \$100 • Waived if existing CD or Loan Balance	\$ 10.00 /month
	Inactive Share Account	• Six months or more of inactivity • Over the age of 16 • and account balance under \$100	\$ 15.00 /quarter
	Paper Statements – Checking	Members between age 18-65	\$ 3.00 /month

	Spark Checking (73) ²	Account requirements per month are: <ul style="list-style-type: none"> • Ten or less checks cleared/presented • Online Banking • E-Statements • Active VISA Debit Card • and a total direct deposit >=\$700 	\$ 10.00 /month
<i>² 60-day grace period after account opening to establish all criteria</i>			
Online Banking Fees	Bill Pay	Overnight Check / Same Day	\$ 20.00
	External Transfers	Inbound / Outbound	\$ 2.95
	Pop Money	Send / Request Money	\$.75
		Instant Payment	\$ 3.00
		Stop Payment	\$ 25.00
		e-Greetings	\$.25
Other Service Fees	Account Reconciliation & Account Research	Minimum charge 1 hour	\$ 25.00 /hour
	Coin Machine Usage (where available)		8% Transaction Fee for Non-Members
	Collection Item	Domestic or International	\$ 25.00 /item
	Debit Card	Card Replacement	\$ 15.00
		Pin Change	\$ 5.00
		Rush Order	\$ 45.00
		Sales Ticket Copy	\$ 5.00 /each
	Document Delivery	Member Request for Certified Mail	\$ 10.00
		2 nd Day Express Delivery	\$ 20.00
		Overnight – Standard	\$ 35.00
		Overnight - First or Priority	\$ 50.00
	Inactive IRA	IRA account with Average Daily Balance less than \$500 and no transaction activity for 2 calendar years.	\$ 10.00 /year
	Maintenance/ Returned Mail	<ul style="list-style-type: none"> • Undeliverable address on file • USPS notification of address change through forwarding order 	\$ 5.00 /month
	Money Orders (where available)		\$ 3.00 /each
	Payment by Phone		\$ 5.00 /payment
	Statement Printouts		\$ 3.00 /page
Stop Payment		\$ 25.00 /request	
Legal Processing		\$ 50.00 /occurrence	
VISA Gift Cards	See the Gift Card Terms and Conditions disclosure for additional fee details	\$ 3.00 /card	