

OTHER SERVICE FEES	
Account Activity Printout	\$2.00/Page
Account Closure	\$5.00 If account closed within 90 days
Account Reconciliation	\$15.00/Hour minimum charge If Credit Union error no fee
Account Research	\$15.00/Hour minimum charge If Credit Union error no fee
Cashier's Check	\$2.00/Check
Deposited Item Return	\$29.50/Item
Garnishment	\$25.00 Pass through Attorney's Fees
Online Overdraft	\$29.50/Item
Computer Print out	\$1.00/Page
Notary Service	\$6.00/Transaction (or max allowed)
Check Cashing Fee	1% of check amount, waived for members with a minimum Savings Account balance of \$250.00 and members with any type of Checking Account or Loan.
Escheat Locator Fee	\$25.00 per transaction
Request for Accounting	\$25.00
Staff assisted single ACH	\$5.00
Staff assisted setup recurring ACH (waived for first setup per loan)	\$5.00
ACH and check exceptions	\$3 per item
Inactive Account	\$10.00/Quarter
Legal Process	\$25.00 Pass through Attorney's Fees
Photocopy	\$1.00/Copy
Service Charge	\$25.00 Pass through Attorney's Fees

Statement Copy	\$2.00/Page
Membership Fee	\$5.00/Member
Underfunded Membership Share (in excess of 6 months)	\$10.00/Month
Excess Savings Transaction Fee	\$5.00/Occurrence
Coin Deposit Fee	5% of deposit **
ATM/VISA Check Card Inquiries	\$0.50/Inquiry
ATM/VISA Check Card Replacement	\$5.00/Incident
Foreign ATM Withdrawals	\$1.50/Transaction (Free for Choice Advantage Checking Account Holders)
Wire Transfer (Outgoing)	\$20.00/Order Credit Union to Bank (Free to Choice Advantage Checking Account Holders)
Wire Transfer (Incoming)	Free
International Wire	\$50.00/Order
Loan payment with debit card – self-service	\$4.95 per payment
Loan payment with debit card – staff assist	\$15.00 per payment
Loan payment with debit card – return item	\$29.50 per item
Loan payment with debit card – chargeback	\$29.50 per item
Nonsufficient Funds	\$29.50/Item
Nonsufficient Funds	\$2.00/Item (3rd party checks)
Negative Account Balance	\$29.50 over 5 consecutive Business Days
Early Pay –recurring	\$3.00/Item
Early Pay – non-recurring	\$9.00/request
Statement Reconciliation	\$15.00/Hour
Preauthorized Draft Returns	\$29.50/order

Outgoing Collection Item	\$5.00/Item
Stop Payment of Preauthorized Payment	\$27.50/order
CHECKING ACCOUNT FEES	
Below Minimum Balance Service Charge	\$5.50/Month Choice Plus Checking Account
Below Minimum Balance Service Charge	\$15.00/Month Choice Advantage Checking Account
Business Checking	\$7.00/Month
Fresh Start Checking, Set up	\$20.00
Fresh Start Checking	\$10.00/Month
Overdraft Transfer Fee	\$3.00/Transfer
Copy of Check	\$1.50/Item (per item in excess of 2 per statement cycle)
Stop Payment	\$27.50/Item
NSF/Overdraft	No charge/Item account overdrawn by a total amount of \$5.00 or less
NSF/Overdraft	\$29.50/Item account overdrawn by a total amount more than \$5.00
Returned Uncollected Funds	\$29.50/Item
Closed Account Returns	\$5.50/Item
Check Printing	Varies
Temporary Checks	\$4.00/Set (in multiples of 4)
Incoming Collection Item	\$5.00/Item