



Fee Schedule as of June 1, 2011

<b>Deposit Accounts:</b>	<b>Fee Amount</b>	<b>How to avoid/reduce this fee</b>
Dormant Accounts (monthly maintenance fee)	\$ 5.00	Deposit/withdraw once per year
Non-Sufficient Funds (NSF)	30.00	Link to savings acct or Line of credit
ATM Non-Sufficient Funds	30.00	
Negative Balance 10+ days	15.00	Link to savings acct or Line of credit
Stop Payment	20.00	Unavoidable
Share Overdraft Transfer Fee	2.00	Transfer funds online
Check Printing	Varies	
Photocopy of Canceled Check	2.00	Unavoidable
Returned or Re-deposited per item	10.00	Unavoidable

**Share Accounts:**

No more than (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month.

If exceeded \$ 18.00

**ATM Card/Visa Debit Card:**

Replace lost ATM/Visa Debit Card \$ 5.00 Unavoidable

**Member Services:**

Credit Union Checks (each)	\$ 1.50	Unavoidable
Check Cashing (for members) (waived with balance greater than \$100)	5.00	Increase account balance
Collection & Foreign Item Processing	15.00	Unavoidable
Levies & Orders to Withhold	30.00	Unavoidable
Money Orders (each)	1.50	Unavoidable
Return Mail, per item	5.00	Keep us informed of your address
Wires – Domestic Outgoing	20.00	Unavoidable
Wires – International Outgoing	50.00	Unavoidable

**Loan Accounts (as of Dec. 1, 2009)**

Late Charge:

5% of the payment of \$25.00, whichever is greater for over 10 days late Pay per agreement

Loan Extension	25.00	Unavoidable
Loan Subsequent Action	25.00	Unavoidable