

**ALL SHARE & SHARE DRAFT ACCOUNTS**

- Statement copies \$ 1.00 per page
- Domestic wire transfers \$ 10.00 per wire
- Dormant Account fee \$ 3.00 per month
- Return mail fee \$ 1.00 per month
- Check copies \$ 4.00 per check
- Stop payments \$ 32.00 per item
- Excessive Share withdrawals \$ 3.00 per withdrawal (2 withdrawals per month)
- Share Draft Instant & Replacement Debit Cards \$ 10.00 per card
- NSF Deposit Returned check \$ 32.00 per check
- Balancing checkbooks (1 free) \$ 10.00 per hour
- Smart Earner required balance fee \$ 10.00 per month minimum balance \$1500.
- NSF (insufficient funds) Fee is charged for every type of item presented and represented NSF item's, reoccurring (auto draft/EFT), check, ACH, ATM, POS (debit card), or Bill Payments made to or from any type of Credit Union ac \$ **32.00** per item and per presentment

MISCELLANEOUS FEES

- Long distance fax number \$ 1.00 per page
- Money orders \$ 1.00 each
- Replacement safety deposit box key \$ 250.00 per hour
- Account Levy & Garnishment Processing \$ 10.00 each
- Account research \$ 10.00 per-hour
- Safe deposit boxes \$ 35.00, 45.00, and 55.00
- Duplicated Loan or Legal Doc Copies \$ 25.00 per loan or case
- Coin Counting Exchange Machine Member 5% of the amount fee
Non-Member 10% of the amount fee

CLUB ACCOUNTS (Holiday & Vacation)

- Early withdrawal fee \$ 25.00 per year

ONLINE HOME BANKING, BILL PAY, MOBILE DEPOSIT, ELECTRONIC SERVICES FEES

- Overnight Checks \$ 14.95 per item
- Same Day Bill Pay \$ 9.95 per item
- Unpaid Bill Payment Instruction \$ 1.5% per item amount plus NSF and/or Smart Pay Fee

CERTIFICATES OF DEPOSIT

- Early withdrawal fee 90 days interest

VISA CREDIT CARDS

- Returned Payment \$ 25.00 per check
- Late fee \$ 25.00 per month
- Replacement card fee \$ 10.00 per card
- Overnight Replacement Card \$ 42.00-45.00 per card
- Visa Statement Copies \$ 1.00 per page

LOAN FEES & SERVICES

- Loan Late Fee 5% of payment amount
- Return Payment Fee \$ 32.00 per payment
- GAP & ADR 3 Year Coverage \$ 425.00 per loan policy
- Title and Temp Lien Filings \$ 15.00 to 22.00 per item
- UCC Security Lien Filing & Release \$ 20.00 to 35.00 plus the loan amount X .00115% per loan
- UCC Security Lien Releases \$ 15.00 per borrower/owner per loan
- Vehicle Warranty \$ Cost & Term, are determined by warranty term & type of vehicle financed.
- Residential Mortgage Late Fee 4% of payment amount
- Real-estate Loan Origination Fee 1% of the loan amount per loan
- Residential & Member Business Releases \$ 12.00 per release
- Real Estate Loan Closing Cost are based on the loan amount, contact us prior to applying for details. General closings include appraisal, credit bureau report, flood, title insurance, deed trust, warranty deed, document, and title company fees.