

FEE SCHEDULE – EFFECTIVE 7-1-08

Share Account Fees

- Checks Payable to Second Party fee: \$2.00 per check
- Regular Share Account Service fee: \$5.00 per month if balance falls below \$25.00

Share Draft Account Fees

- Overdraft fee: \$30.00 per item
- NSF Transfer fee: \$10.00 per manual transfer
- Returned Item fee: \$30.00 per item
- Stop Payment fee: \$10.00 per item, personal share draft or ACH
\$25.00 per item, Bank check
- Share Draft Printing fee (Clarke American): Prices vary depending on style
- Share Draft Account Service fee: \$5.00 per month flat fee on all accounts
- Special Accounts: Youth/College No Fee Checking (≤ 23 , or proof full-time student)
No Frills Share Draft \$5.00 per month flat fee if balance falls below \$200.00
- Visa Check Card Replacement fee: \$10.00 per card (1st); \$15.00 (2nd); \$20 (thereafter)

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$15.00 per hour
- Account Research fee: \$15.00 per hour
- Statement Copy fee: \$2.00 per copy
- Account History fee: \$1.00 per printout
- Deposited Item Return fee: \$25.00 per item
- Item Sent for Collection fee: \$25.00 per item
- Domestic Wire Transfer fee (incoming/outgoing): \$15.00 per transfer
- International Wire Transfer fee (incoming/outgoing): \$25.00 per transfer
- Christmas Club Early Withdrawal fee: \$2.00 per withdrawal
- Cashier's Check fee: \$5.00 per check
- Money Order fee: \$1.00 each
- Check Card International Transaction fee: 1% of total transaction amount
- Credit Card International Transaction fee: 1% of total transaction amount
- American Express Travelers Check fee: \$1.00 per \$100.00
- American Express Gift Check fee: \$2.50 each
- American Express Gift Card fee: \$4.95 per card*
- American Express Travel Cheque Card fee: \$14.95 per card*
- Travelex Gift Card fee: \$5.99 per card*
- Travelex Cash Passport fee: \$9.99 per card*
- Travelex Travel Money Card fee: \$9.99 per card*
- Legal Process fee: \$50.00 per occurrence
- Protest Letter fee: \$25.00 per item protested
- Inactive/Dormant fee (after 3 years): \$25.00 per quarter
- Return/Undeliverable Mail fee: \$1.00 per item
- Late fee on Past Due Loans or Visa Credit Card: \$30.00 (10 day grace period)

* Additional fees may apply; contact the Credit Union for details.

Credit Union Membership

- Membership Share: \$5.00 par value
- Minimum Balance Required: \$25.00