It is the Intent of this credit union to provide service to our members. However, it is necessary that some services will be paid by those members who use them. The following service charges and fees will be instituted effective 9/1/2017.

| Membership\$1.00 |
|--|
| ATM, Debit Card or PIN Replacement |
| ATM or Credit Card Account Reinstatement\$20.00 |
| ATM & Debit Dispute\$25.00 |
| ATM Withdrawals (8 free per month) (15th to 15th) \$1.00 |
| Bad Address – per month\$5.00 |
| Cashier's Checks\$1.00 |
| Cashier's Check Replacement\$10.00 |
| Check Cashing (for non-members)\$5.00 |
| Credit Card Replacement\$10.00 |
| Courtesy Pay Fee/Overdraft Coverage\$25.00 |
| Dormant Account Fee per Month-after 12 months \$5.00 |
| Early Account Closure \$10.00 |
| Returned Deposit Item\$15.00 |
| Garnishment/Levy/Escheat Processing\$50.00 |
| Loan Re-write Fee to Lower Interest Rate\$50.00 |
| MMA Excessive Withdrawal\$25.00 |
| Money Order (Each) |
| Mortgage Re-Write Cost plus \$200.00 |
| Notary (Non-Member) Per Document\$10.00 |
| NSF-Draft/ACH/POS Fee (Paid or Returned Item) .\$25.00 |
| Research & Corrective Balancing (Hourly Rate)\$15.00 |
| Share Draft Copy\$3.00 |
| Share Draft Reinstatement\$20.00 |
| Statement Copy per Statement <5 years old\$5.00 |
| Statement Copy per Statement >5 years old\$10.00 |
| Stop Payment Order – Draft/ACH/EFT\$25.00 |
| Transaction Copy or History per Page\$1.00 |
| IRA Transfer OUT\$25.00 |
| Excessive REG D (6 free) \$25.00 |
| Loan Late Payment Fee (Consumer & Credit Card)\$25.00 |
| Gift Cards \$3.00 |
| Wire Transfers – Domestic (each) (outgoing)\$20.00 |
| Wire Transfers – Foreign (each) (outgoing)\$75.00 |
| Wire Transfers – Domestic (each) (incoming)\$5.00 |
| Wire Transfers – Foreign (each) (incoming)\$25.00 |
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