

COMMON FEE STRUCTURE

ATM Transaction or Inquiry

(Foreign Terminal)	\$1.00
Collection Item	fees vary
Copy of Bill Pay Check	\$10.00
Copy of Check	\$2.00
Courtesy Pay	\$30.00 per item

The Courtesy Pay fee is assessed for transactions that we pay when no other form of overdraft protection is available. Due to regulatory requirements, a member must "opt in" to receive the services of Courtesy Pay.

Debit/ATM Card Replacement	\$5.00
Debit Research: Valid Item.	\$15 per item
Inactive Account Fee	\$5/Mo.

(This fee applies to share and/or draft accounts with 12 months of inactivity)

Interim Statement	\$2.00
Money Market Account	
Below \$250 Minimum Transaction	\$15.00
Money Order	\$2.00
Non-sufficient funds/Overdraft (NSF/OD).	\$30.00

\$30.00 per transaction; Applies whether transaction is created by check, draft, teller withdrawal, ATM/POS withdrawal, ACH debit, or any other electronic means.

Overdraft Transfer	\$3.00
Paper Statement	\$3 per mo.
Research &/or Balancing of Account	\$15 per hr.
Return Item.	\$25.00
Stop Payment.	\$28.00

Safe Deposit Boxes

3x5 w/ discount \$20 w/out discount	\$35
3x10 w/ discount \$30 w/out discount	\$55
5x10 w/ discount \$55 w/out discount	\$80
10x10 w/ discount \$80 w/out discount	\$105

(All fees listed are annual. Discounted rates for checking account or aggregate deposit balance of \$10,000 or more.)

Safe Deposit Drilling Fee	\$175
Safe Deposit Non-Refundable Set-up Fee	\$25
Safe Deposit Late Fee.	\$10 for 30 days past due

Stop Payment of Credit Union

Teller Check	\$30 per item
------------------------	---------------

(A stop payment request on a CU teller check cannot be placed until 90 days after the date of issuance.)

Temporary Checks	4/\$2.00
----------------------------	----------

Wire Transfer

United States	\$20.00
International	\$45.00
Western Union	\$20.00