

Fee Schedule

Revised – August 31, 2010

Description	Amount
Membership	
Dormant Account Fee	\$10 / qtr (If account is inactive more than 1year)
Early Account Closure	\$15 (If closed within 180 days)
Excessive Transaction Fee (Reg D)	\$10 ea.
Immigration - Status / Condition Letter	\$5 ea.
Low Balance-Single Service / Household	\$5 / mo (If aggregate savings/loans balances are < \$200) (ages 21 - 64)
Savings Inactivity Fee	\$5 / mo (No activity for one year & balance less than \$100)
Minimum Share Fee	\$5 / mo (If savings are less than \$25)
Verifications of Account	\$2 ea.
Account Services	
Account Reconciliation	\$15 / hr (\$10 minimum)
Returned Mail - Invalid Address	\$5 / mo.
Returned Card – Invalid Address	\$5/ card
Coin Counting Fee @ Select Branches	3%
Copies - Account Statements	\$5 / mo.
Copies - Check or Receipt	\$5 / item
Copies - Faxes - Local	\$1 / page
Copies - Faxes - Long Distance	\$2 / page
Copy of Official Check	\$5 / item
Large Cash/Coin Withdrawals	\$0.50 / \$1,000 (withdrawals greater than \$5,000)
Research	\$25 / hr (\$25 minimum)
Rush Orders - Cards (ATM & Visa)	\$35 / card
Checks	
Cashiers / Official Checks	\$2 (If aggregate savings/loan balances are < \$5,000) One free per mo.
Check Card Inactivity Fee	\$2 / mo. (requires at least 1 check card transaction / month)
Check Cashing Fee	\$5 (If aggregate savings/loan balances are < \$1,000)
Counter Checks (Temporary)	\$5 per sheet of 4 (Initial 2 sheets of 8 free at account opening)
Member Account Checks	varies by style
Travelers Checks - Single Party	2% of purchase
Travelers Checks - Two Party	2% of purchase
Stop Payments	
Cashiers or Teller Checks (lost-stolen only)	\$15 / item
Electronic Funds Transfer (EFT) & ACH	\$15 / range
Member Checks	\$15 / range
Returned Checks & ACH	
Convenience Check Clearing	\$25 / item
Deposited Checks - Third Party	\$5 / item
Items Sent for Collection	1% (minimum \$10 / item)
Courtesy Pay - Overdraft Protection	\$25 / item
Non Sufficient Funds - ACH/EFT	\$25 / item
Non Sufficient Funds - Checks	\$25 / item
Revoke Authorization - EFT/ACH	\$15 / item
Bill Pay	
Bill Pay	FREE (\$2.95 / mo If not used at least once per month)
Non-Sufficient Funds Bill Pay Transaction	\$25 / item
Wire Transfers	
Outgoing - domestic	\$10 (to Federal Reserve Affiliated Financial Institutions)