



Fee Schedule Effective 5/1/2011

Account Related Fees	Fee	Occurrence
• Account Closing Fee - under 90 days	\$25.00	Each
• Coin Acceptance Fee (Bus. Acct. only)	2% of coin value	Each
• Escheated Account Fee	\$50.00	Each
• Holiday Club Withdrawal Fee (Except on Nov. 1)	\$5.00	Each
• Inactive Account After 12 Months Inactivity	\$5.00	Per Month
• Money Market Below Minimum Balance	\$10.00	Per Month
• Money Market Excess Withdrawal after 3 checks or 3 Withdrawals per month	\$10.00	Each
• NSF Fee Item Paid or Returned	\$35.00	Each
• Daily Negative Balance Fee	\$1.00	Per Day
• Courtesy Pay	\$35.00	Each
• Overdrawn (ACH, Bill Pay, Share Draft, and CU Pay)	\$35.00	Each
• Overdraft Transfer (from savings) after 3 per month	\$5.00	Each
• Overdraft Transfer Manual	\$10.00	Each
• Return Deposit 3 rd Party	\$10.00	Each
• Return Deposits Business Accounts	\$10.00	Each
• Return Deposit Member Originated	\$35.00	Each
• Share Account Below Minimum	\$5.00	Per Month
• Share Draft Copy	\$5.00	Each
• Statement Copy	\$5.00	Each
• Summer Bridge Withdrawal Fee (Except June 1)	\$5.00	Each
• Go Checking Account with e-statements	Free	Per Month
Go Checking Paper Statement Fee	\$5.00	Per Month
• Checking Account Fee		
Super Shopper Checking	\$5.00	Per Month
Total Travel Checking	\$5.00	Per Month
Truly Superior Checking	\$8.00	Per Month

Electronic Service Fee	Fee	Occurrence
• ACH Origination – Incoming	Free	Each
• ACH Origination – Outgoing	\$10.00	Each
• ACH Stop Origination	\$10.00	Each
• Excessive ATM Withdrawal Fee (after 5 per month)	\$1.00	Each
• ATM Card Monthly Maintenance Fee (per card)	\$1.00	Per Month
• ATM Non-Sufficient Fund Deposit	\$35.00	Each
• Bill Payment Stop Payment Fee	\$35.00	Each
• Visa Debit Draft Copy	\$15.00	Each
• Visa Debit Excessive ATM Withdrawals (after 5 free per/m)	\$1.00	Each
• Visa Debit Pin Changes	Free	Each
• Visa Debit Replacement Card	\$7.00	Each
• Visa Debit Rush Order	\$50.00	Per Card
• Visa Gift Card – Purchase, Pre-Paid Debit and travel cards	\$3.00	Each
• Visa Debit International Transaction Fee	Pass Through	Each

• Wire – Domestic	\$15.00	Each
• Wire International	\$35.00 plus costs	Each
• Personalized Debit Card (Pickup)	\$7.00	Each
• Personalized Debit Card (Mailed)	\$10.00	Each

General Fees	Fee	Occurrence
• Address Change Notification from Post Office	\$5.00	Each
• Bill Payment	Free	Each
• Check Cashing Fee (Non-Member cashing or converting to official check)	1% \$5min/\$15max	Each
• Check Cashing Fee (Non-Member cashing member check)	1% \$5min/\$15max	Each
• Check Cashing Fee (Savings only, balance less than\$250)	\$5.00	Each
• Collection Item	\$20.00 plus costs	Per Item
• Encoding Error Manual Post (Check, MICR, ACH, Debit)	\$7.00	Each
• Foreign Item Collection Charges	\$25.00 plus costs	Each
• Garnishment Levy/Legal Processing Fee	\$50.00	Each
• Loan Extension	\$25.00	Each
• Medallion Signature Guarantee	\$5.00	Per Document
• Notary (Non-Member)	Customary Service Charge	Each
• Official Check Payable to Non-Member (Check Cashing)	1% \$5min	Each
• Official Check (Copy)	\$5.00	Each
• Official Check Fee (One Free Per Day)	\$2.50 after 1	Each
• Hourly Fee for Research (1 Hour Minimum)	\$25.00	Per Hour
• Stop Payment Fee (Share, Draft, ACH, Official Check)	\$35.00	Each

Safe Deposit Box	Fee	Occurrence
Fee does not include sales tax. Sales taxes vary by branch location.		
• 3x5	\$30.00	Per Year
• 5x5	\$45.00	Per Year
• 3x10	\$55.00	Per Year
• 5x10	\$75.00	Per Year
• 10x10	\$100.00	Per Year
• Safe Deposit Box Drilling Fee	\$150.00	Each
• Safe Deposit Box Missing Key	\$100.00	Each

Credit Card Fees	Fee	Occurrence
• Credit Card Draft Copy	\$15.00	Each
• Credit Card Late Fee	\$29.00	Each
• Credit Card Rush Order	\$50.00	Per Card
• Credit Card Replacement	\$7.00	Per Card

Health Savings Account Fees	Fee	Occurrence
• HSA Set Up Fee	\$10.00	Each
• HSA Account Closing Fee	\$25.00	Each
• HSA Dormant Inactive Fee	\$5.00	Per Month
• HSA Withdrawal Fee (Non-Debit Card Transactions)	\$2.00	Each
• HSA Monthly Service Fee* Balances <\$500	\$7.00	Per Month
• HSA Monthly Service Fee* Balances \$500-\$1000	\$5.00	Per Month

*monthly fee waived if enrolled in e-statements, bill pay and direct deposit.