

Fee Schedule

Fees effective as of: 06/17/2015

Fees applicable to all accounts	
Stop Payment by Member Services	\$25/each
Stop Payment via Online Banking or CALL-24	\$15/each
ATM Denials	\$2/each
Foreign/International Transaction	1% of transaction
Bill Payment Non-Sufficient Funds (NSF) \$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking.	\$35/each
Account-to-Account Transfer (Member transferring funds to own account at another U.S. Financial Institution)	NO FEE
Bill Payment	
Next Day	\$9.95/each
Overnight Check	\$14.95/each
Unpaid Non-Sufficient Funds (NSF) Includes NSF & Uncollected Funds on checks, ACH, or other electronic transactions.	\$25/each
Funds transfer (Domestic-Incoming and Outgoing; International-Incoming) International funds transfer may be subject to additional fees & taxes.	\$20/each
Outgoing U.S or Foreign Currency	\$45
Direct Credit in Foreign Currency	\$20
Federal Express	
Overnight	\$10/each
Saturday	\$25/each
International	\$30/each
U.S Collection Item	\$15/each
Foreign Collection Item	\$25/each
Duplicate Statements	\$2/each
Returned Deposit Item	\$15/each
Research/Adjustment (1 hour minimum)	\$25/hour
CO-OP Shared Branch SM -transactions greater than 4 a month	\$5/each
Expedite Fee (For Card or Pin)	\$50/each
Additional ATM or Debit Cards within 12 months of issuance Due to replacement, defective/worn out, lost or stolen.	\$5/each
Out of Network ATM Withdrawals	\$2/each
Duplicate Check Copy	\$2/page

Savings (Share) Accounts	
All ATM Withdrawals	\$2/each
Small Withdrawal On amounts less than \$250 and if more than one time in a 30-day period (excluding ATM or Shared Branch transactions).	\$2/each
Inactive Membership No monetary transactions for 12 months or more and combined savings account balance less than \$250.	\$2/month
Membership (One time transaction fee)	\$1

All Checking	
Paid NSF (Non-Sufficient Funds) Card Fee	\$.01 - \$25/each
Debit and ATM card transactions with a negative balance less than -\$10 at end of day.	\$0.01/each
Debit and ATM card transactions with a negative balance greater than -\$10 at end of day.	\$25/each
Not available on Ascend Checking accounts.	
Original or Substitute Check Not applicable on Priority Checking accounts.	\$15/each
Automatic transfer fee for overdraft from savings (increments of \$100.00)	\$5/per posting
Overdraft Loan as a Target Source - (\$10 increments) See LoanLiner Addendum for complete Terms & Conditions	
Imaged Check Detail (not applicable on e-statements)	\$2/month
Teller Check Fee	\$2/each
Paid NSF (Non-Sufficient Funds) on Checks & ACH Not available on Ascend Checking accounts.	\$25/each
Popmoney[®] (Person to Person Payments)	
Standard Payment	NO FEE
Next Day Payment	\$2.00/each
Instant Payment	\$5.00/each
Request for Payment	\$1.00/each

Priority Checking	
Inactive Checking No monetary transactions for 3 months or more.	\$5/month

Flagship Checking	
More than eight (8) ATM withdrawals in a month Applicable at non Credit Union & COOP ATMs	\$2/each
Monthly Service - if daily balance falls below \$750	\$5.75/month

uChecking	
Inactive Checking No monetary transactions for 3 months or more.	\$5/month

Jet Checking	
Service Fee - without Direct Deposit	\$5.75/month

Ascend Checking	
Service Fee - with Direct Deposit	\$9.75/month
without Direct Deposit	\$12.75/month