

## 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)	\$35/each
\$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking.	
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)	\$25/each
Includes NSF & Uncollected Funds on checks, ACH, or other electronic transactions.	
Funds transfer (Domestic-Incoming and Outgoing; International-Incoming)	\$20/each
International funds transfer may be subject to additional fees & taxes.	
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™-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	\$5/each
Due to replacement, defective/worn out, lost or stolen.	
Out of Network ATM Withdrawals	\$2/each
Duplicate Check Copy	\$2/page

Savings (Share) Accounts	
All ATM Withdrawals	\$2/each
Small Withdrawal	\$2/each
On amounts less than \$250 and if more than one time in a 30-day period (excluding ATM or Shared Branch transactions).	
Inactive Membership	\$2/month
No monetary transactions for 12 months or more and combined savings account balance less than \$250.	
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	\$15/each
Not applicable on Priority Checking accounts.	
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	\$25/each
Not available on Ascend Checking accounts.	
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	\$5/month
No monetary transactions for 3 months or more.	

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

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

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

Ascend Checking	
Monthly Service Fee - with Direct Deposit	\$9.75/month
Effective 6/01/19, there will be a \$250/month minimum direct deposit requirement to avoid the monthly service fee.	
without Direct Deposit	\$12.75/month