

## FEE SCHEDULE

Fees effective as of: 06/01/2019

Fees applicable to all accounts	
Stop Payment processed by Member Services	\$25.00 Each
Stop Payment via Online Banking or Automated Phone System	\$15.00 Each
ATM Denials	\$2.00 Each
Foreign Transaction Fee (ATM and Purchases)	1% of transaction
<b>Flagship checking:</b> receive a rebate on foreign transaction fees for international purchases. <b>Priority checking:</b> receive a rebate on foreign transaction fees for international purchases when qualifications are met.	
Bill Payment Non-Sufficient Funds (NSF)	\$35.00 Each
\$25 by the Credit Union and \$10 by CheckFree via direct debit from Checking	
Account-to-Account Transfer	NO FEE
(Member transferring funds to own account at another U.S. Financial Institution)	
Bill Payment:	
Next Day	\$9.95 Each
Overnight Check	\$14.95 Each
Unpaid Non-Sufficient Funds (NSF)	\$25.00 Each
Includes NSF & Uncollected Funds on checks, ACH or other electronic transactions.	
Funds Transfer (Wires)	
Incoming (Domestic & International)	NO FEE
Outgoing International	\$45.00
Outgoing Domestic	\$20.00
Flagship checking: Outgoing domestic wire fee waived on two wires a month. (International funds transfer fees are for U.S. or Foreign Currency and may be subject to additional fees & taxes.)	
Federal Express:	
Overnight	\$10.00 Each
Saturday	\$25.00 Each
International	\$30.00 Each
U.S. Collection Item	\$15.00 Each
Foreign Collection Item	\$25.00 Each
Duplicate Statements	\$2.00 Each
Returned Deposit Item	\$15.00 Each
CO-OP Shared Branch®	\$5.00 Each
(Transactions greater than four a month)	
Expedite Fee (For Card or Pin)	\$50.00 Each
Additional ATM or Debit Cards	\$5.00 Each
within 12 months of issuance due to replacement, defective/worn out, lost or stolen	
Research/Adjustment (1 hour minimum)	\$25.00 / Hour
Non-network ATM Withdrawals	\$2.00 Each
Duplicate Check Copy	\$2.00 / Page
Primary Savings (Share) Account	
First (4) ATM withdrawals in a month	NO FEE
when completed at Credit Union and in-network ATMs	
More than four (4) ATM withdrawals in a month	\$2.00 Each
when completed at Credit Union and in-network ATMs	
Inactive Membership	\$2.00 / Month
No monetary transactions or communications with us for 12 months or more and combined savings account balance less than \$250	
Membership (One time transaction fee)	\$1.00

All Checking	
Paid NSF (Non-Sufficient Funds) Card Fee	
Debit and ATM card transactions with a negative balance less than -\$10 at end of day	\$.01 Each
Debit and ATM card transactions with a negative balance greater than -\$10 at end of day.	\$25.00 Each
Not available on Ascend Checking accounts.	
Paid NSF (Non-Sufficient Funds) on Checks & ACH	\$25.00 Each
Not available on Ascend Checking accounts.	
Original or Substitute Check	\$15.00 / Each
Not applicable on Priority Checking accounts	
Automatic transfer fee for overdraft from savings	\$5.00 Per Posting
(increments of \$100.00)	
Overdraft Loan as a Target Source - (\$10 increments)	
See LoanLiner Addendum for complete Terms & Conditions	
Imaged Check Detail (not applicable on e-statements)	\$2.00 / Month
Teller Check Fee	\$2.00 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

Ascend Checking	
Monthly Service Fee - with Direct Deposit of \$250 or more	NO FEE
Monthly Service Fee - without Direct Deposit	\$5.75 / Month

Flagship Checking	
Monthly Service Fee - for daily balances over \$750	NO FEE
Monthly Service Fee - if daily balance falls below \$750	\$5.75 / Month
First eight (8) withdrawals a month	NO FEE
when completed at non-network ATMs	
More than eight (8) ATM withdrawals in a month	\$2.00 / Each
when completed at non-network ATMs	

Priority Checking	
Monthly Service Fee	NO FEE
Inactive Checking	\$5.00 / Month
No monetary transactions for three (3) months or more	

uChecking	
Monthly Service Fee	NO FEE
Inactive Checking	\$5.00 / Month
No monetary transactions for three (3) months or more	

Jet Checking	
Monthly Service Fee - with Direct Deposit	NO FEE
Monthly Service Fee - without Direct Deposit	\$5.75 / Month

CO-OP Network is a registered trademark of CO-OP Financial Services  
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