

**Prime Share (Savings)**

Account Renumbering	\$50.00
Close Prime Share within 30 Days of Opening	\$20.00

**High Yield Money Market**

Withdraw/Transfer in excess of 3 per month	\$10.00 each
Below Minimum Balance	\$10.00 each month

**Checking**

Below Minimum Balance (Interest Checking)	\$5.00 each month
Copy of Check (2 FREE per statement cycle)	\$2.00
Copy of Check (same day)	\$4.00
Monthly Service Fee (Business/Organization Acct.)	\$10.00
Check Orders	Varies

**NSF Fees (including paid NSF Fees)**

ATM Overdraft	\$30.00
Automatic Debit (ACH)	\$30.00
Overdraft Privilege/Debit Card Advantage - Paid NSF Fee	\$30.00
Debit Card Overdraft	\$30.00
Check	\$30.00
Uncollected Check	\$30.00

**Stop Payment Order**

Automatic Debit (ACH)	\$30.00
Post-Dated Check	\$30.00
Series of Checks	\$30.00
Check	\$30.00
Stop Payment Renewal	\$10.00

**Certificate of Deposit (Share Certificate)**

Early withdrawal penalties for certificates of deposit will be imposed as forfeiture of interest based on the original term of the certificate or \$20.00 (whichever is greater):

1 Year or Less	31 Days of Interest
Over 1 Year But Less Than 5 Years	90 Days of Interest
5 Years Or More	180 Days of Interest

**Individual Retirement Account**

Close Account Prior to Age 59-1/2	\$10.00
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**Cards**

Any costs incurred by the Credit Union to recover canceled or revoked card(s) will be passed on to the member.

Credit Card Late Payment Fee (after 10 days)	\$15.00
Reissue Card Fee	\$10.00 each card
Reissue Card PIN	\$5.00 each card
Credit Card Rush Order Replacement Card	\$45.00
Credit Card Rush Order Replacement Card (24 Hrs.)	\$85.00
Design Your Own Card	\$9.95/image change
Sales Draft Copy	\$5.00
Statement Copy	\$5.00
Foreign Transaction Fee	1% of US dollar amount of transaction
ATM Fee (see website for exempt ATM list)	\$1.00
ATM Empty Envelope Deposit	\$30.00
Statement Request from ATM (ATM owner(s) may charge an additional fee)	\$0.50

**Telephone Transfers/CUD Online/Call 24**

Credit Union Check via CUD Online/Call24 (4 free per month)	\$1.00
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**Loans**

Levies, Garnishments	\$50.00
Subordination Agreement	\$100.00
Consumer Loan Late Fee (after 10 days)	\$15.00
Mortgage Loan Late Fee	5% of scheduled principal and interest payment

**Miscellaneous**

Call Center Payment Convenience Fee	\$10.00
Collection Items	
Domestic/Canada	
Incoming	\$20.00
Outgoing	\$20.00
International	
Outgoing	\$25.00
Credit Union Bylaws (Members Only)	\$10.00
Credit Union Official Check (1 FREE per month for CUD members only)	\$1.00
Currency (Special Large Cash Orders)	\$1.50 per \$1000
Credit Union Policy Manual (Members Only)	\$50.00 or \$5.00 on disk
Dormant Account (after first 12 months)	\$12.00/year
Loan Payment Coupons (12)	\$5.00/year
Money Order	\$2.00 each
Non-Member Official Check	\$10.00 each
Notary Fee	\$2.00 per document for non-members
Photocopies	\$0.20 per copy
Reconciliation - (ie: check registers, credit statements)	\$50.00 per hour
Research	\$50.00 per hour
Returned Items	\$15.00
Returned Items (Self-to-self)	\$20.00
Bad Address	\$5.00/month
Rolled Coin Purchase (amounts over \$100)	\$1.50 per \$100 plus \$0.06 per roll
<i>Cash ordering is not provided to non-members</i>	
Statement Copy	\$5.00 per statement
Taking or Jamming Canister (Drive-up)	\$75.00
Wire Transfer (International)	\$40.00
Wire Transfer (Domestic)	\$20.00

**Safe Deposit Box**

3" x 5"	\$20.00 per year
3" x 10"	\$35.00 per year
5" x 10"	\$50.00 per year
10" x 10"	\$75.00 per year
Drill Fee	\$155.00
Key Deposit	\$10.00
Lost Key	\$20.00
Late Fee	\$10.00

