



FORMATION

CREDIT UNION

FEE SCHEDULE (effective as of April 2024)

SAVINGS ACCOUNTS

Christmas Club (S18) Early Withdrawal, each	\$10
Excessive Withdrawals (S1, S5, S6) (after 3 free per month)	\$4
New Member fee, one-time	\$5
Savings Accounts	
Regular Shares (S1)	Free
Minor Shares (S5, S6)	Free
Vacation Club (S17)	Free
Christmas Club (S18)	Free

CHECKING ACCOUNTS

Check Orders	cost
Copy of Check, per check	\$3
Overdraft Protection from Savings, per transfer	\$10
Overdraft Protection from Visa, per transfer	Free
Checking Accounts	
Simply Free Checking (S13), per month	Free
Dividends Checking (S11)	
- balances > \$1,500, per month	Free
Dividends Checking (S11)	
- balances < \$1,500, per month	\$6
Teen Checking (S16), per month	Free

PLASTICS

Card Replacement, per card	\$10/\$20
Late payment - credit card, each	\$25
Gift Card, per card	\$2
Travel Card, per card	\$2

WIRE TRANSFERS & ACH ORIGATION

Wire Transfer - Incoming, per wire	\$10
Wire Transfer - Outgoing, per wire	\$25
ACH Origination	Free

SAFE DEPOSIT BOX FEES (Annual Fee)

3x5, per box	\$15
3x10, per box	\$30
4x10, per box	\$45
5x10, per box	\$60
10x10, per box	\$100
Drilling/Lost Key	\$100

ONLINE SERVICES

E-Statements	Free
Online/Mobile Banking	Free
Voice Response Telephone Banking	Free

NSF

Honored/Reprocessed/Returned, per item	\$30
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SAFE DEPOSIT BOX FEES (Annual Fee)

Account Research, per hour	\$10
Copy of Statement, each	\$2
Dormant/Inactive Account, per month	\$5
Dormant/Inactive-Cannot locate, monthly (No Activity for 12 months, over 18 years old)	\$25
Loan Application, each	\$10
Loan Application/STA, each	\$20
Loan Payment by Phone (with debit card)	\$10
Merchant Cashier Check, per item	\$20
Money Orders, each	\$2
Returned Statement Fee, each	\$25
Senior Class Annual Membership, per year	\$20
Skip-A-Pay, per loan	\$35
Stamps	cost