

Fee Schedule

Effective as of 4/1/2026

SHARE (SAVINGS) ACCOUNTS

History on Account	\$5.00
Statement Copies (per statement)	5.00
Inactive Accounts (per month)	10.00
(on balances under \$500 and no activity for 12 months)	
Member Deposited Return Checks	35.00
Account Closing Fee	30.00
(If account is closed within 6 months)	
Copies of Credit Union Depository Check	5.00
Reissue and/or Cancelled Credit Union Check	5.00
Credit Union Check (Payable to 3rd party)	10.00
Below Minimum Balance Fee (Account Below \$5.00)	5.00

SHARE DRAFT (CHECKING) ACCOUNTS

Returned Draft – NSF (each)	\$35.00
Returned Draft – Uncollected (UCF) (each)	35.00
Freedom Checking Monthly Fee	10.00
Stop Payment (range of drafts)	30.00
Cancellation of Stop Payment	5.00
Statement Copies (per statement)	5.00
Automatic Overdraft	5.00
Copies of Drafts	5.00
History On Account	5.00
Returned Check Card Transaction NSF	35.00
Replacement Card	15.00
Courtesy Pay	35.00
Visa Debit Card POS – Courtesy Pay	35.00
ID Theft Fee (per month)	2.50

LOANS

Late Charge – Delinquent Loan	\$35.00
Returned Checks for Loan Payment	35.00
Quick Cash Loan Application Fee	35.00
Witness at Closing on Home Loans/Notary	250.00
Subordination On Home Loans	250.00

ATM / VISA DEBIT CARDS

Transaction Charge	
(first 3 per calendar month)	No Charge
(thereafter per transaction)	\$1.00
Inquiries	0.50
Point of Sale (P.O.S.)	No Charge
Replacement Card	15.00
Visa Rush Fee	20.00
Foreign Transaction Fee	2% of transaction

*No transaction fees assessed at Credit Union-owned ATMs

VISA CREDIT CARDS

VISA Classic Annual Fee	No Charge
VISA Gold Annual Fee	No Charge
VISA Platinum Annual Fee	No Charge
Return Payment Fee	Up to \$35.00
Replacement Card	15.00
Copy of Merchant Slips (Except in fraud situations)	7.50
Late Charge	Up to 30.00
Copy of Statement	5.00
Foreign Transaction Fee	2% of transaction
Visa Rush Fee	20.00

ACH

ACH Return – NSF	\$35.00
ACH Stop Payment	30.00
ACH Overdraft	5.00
ACH Courtesy Pay	35.00
ACH Origination Fee	7.95

WIRE TRANSFER OF FUNDS

Outgoing – U.S.A	\$30.00
Outgoing International	50.00
Incoming	No Charge

MISCELLANEOUS

Visa Gift Card	\$3.00
Coin (Member)	4% of Transaction
Coin (Non-Member)	8% of Transaction
Check Cashing (Non-Members)	5.00
Paper Statement Fee	3.00
Photocopies per page	0.25
Notary Service (per act) (Non-Members)	10.00
Notary Service (per act) (Members)	No Charge
Research Fee (Per hour or any part thereof)	30.00
Research Fee (Per hour or any part thereof, for non-members)	60.00
Account(s) Certification Letter	5.00
Bill Payer	No Charge
Bill Payer – NSF	35.00
Bill Payer Courtesy Pay	35.00
Bill Payer Check Copy	5.00
Bill Payment Stop Payment	30.00
Bill Payment Incorrect Bad Address	25.00
IRA Transfer to Another Financial Institution	25.00
Mobile Banking	No Charge
SMS Texting	No Charge**
Garnish/Levy	75.00
Returned Statement Mail (incorrect Address)	3.00

**A fee may be charged for text messages by cell phone service provider.

Please note, the highlighted fees are those that have changed.

