

Fee Schedule

ATM/Debit Card Fees:

ATM Cash Withdrawal/Balance Inquiry (Out of Network) [5 free per month / 7 free for Gold Star Accounts]	\$1.00/transaction
Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request

Credit Card Fees:

Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Cash Advance (fee minimum \$2.00 and maximum \$30.00)	1% of total advance
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request
Late Payment	\$30.00/payment

Gift Card Fees:

Card Purchase	\$2.00/card
Lost/Stolen Replacement	\$25.00/card
Replacement Shipping (First Class/Rush)	\$10.00/\$35.00 card
Monthly Maintenance Fee After 12 Months Non-usage	\$5.00/month

Share (Savings) / Share Draft (Checking) Fees:

Close Account Within 6 Months of Opening	\$5.00/account
Check Copy (2 free per month)	\$2.00/copy
Check Printing	Price varies
Inactive Account (after 12 months with balance < \$100)	\$5.00/month
Overdraft Privilege Pay (ODP)	\$27.00/event
Returned/NSF/Overdrawn/Clearing Item	\$27.00/event
Stop Payment Request (Check or ACH)	\$27.00/request
Temporary Checks	\$1.00/4 checks
Third Party Return Check	\$10.00/draft

Loan Fees:

External Account Payment by Phone (staff involvement)	\$10.00/payment
Indirect Loan Late Payment	5% of payment
Loan Late Payment	20% of interest owed
Loan Payment Transfer by Phone (staff involvement)	\$5.00/payment
Skip-a-Pay (maximum of 2 per loan per calendar year)	\$25.00/request

Miscellaneous Fees:

Account Reconciliation/Research (Pro-rated - 1 hour minimum)	\$20.00/hour
Account Statement Copy	\$2.00/statement
Cashier's Check (payable to other than member)	\$3.00/check
Early Withdrawal on IRA or Christmas Club Account	\$10.00/withdrawal
Foreign Currency Exchange	\$20.00/purchase \$10.00/sell back
Garnishment/Levy	\$50.00/event
Immigration Correspondence	\$25.00/letter
Invalid Account Address	\$5.00/month
Letter of Credit	\$25.00/letter
Money Orders	\$1.00/money order
Non-Member Check Cashing	\$5.00/check
On-Us Collection Item	\$5.00/draft
Outgoing Domestic Wire Transfer	\$15.00/transaction
Third Party Draft Collection – Domestic or Foreign Currency	\$10.00/draft
Transaction Request by Phone (staff involvement)	\$5.00/call

Safe Deposit Box Fees:

Drill Safe Deposit Box	Varies by request
Replace Safe Deposit Box Key	\$10.00/key
Annual Safe Deposit Box Rent	
3 X 5	\$30.00/year
3 X 10	\$40.00/year
5 X 10	\$50.00/year
10 X 10	\$70.00/year