

Schedule of Fees and Charges

Effective October 1, 2024



Service Fees

Account & Legal-related Research	\$40 per half hour
Account Verification & Deposit Verification	\$10
ATM Balance Inquiry	3 free per month then \$1 per inquiry
ATM Withdrawals	10 free per month then \$2 per withdrawal
ATM/Debit Card Replacement	\$5
Check Copy	\$3
Copy of IRS Forms	\$10
Cash Processing (for business accounts)	\$0.10 per \$100 after the first \$10,000 per month
Dormant/Inactive Account	\$3 per month
Levy or Garnishment Processing	\$100
Escheat Processing	\$50
Money Order	\$2
Monthly Paper Statement	\$3
Non-sufficient Funds (NSF) & Uncollected Funds (UCF)	\$10 maximum per day
Notary Service	No charge (for Members in good standing)
Official Check (payable to a third party)	\$10
Excessive (more than 6 per month) Withdrawals or Transfers from Money Market Account or Savings Account	\$10 per occurrence
Expedited Mailing	Market rate
Signature Guarantee	No charge (for Members in good standing)
Statement Copy	\$3 per page
Skip Payment (up to 2 per year)	\$35 per occurrence
Stop Payment	\$25
Cancellation of Stop Payment	\$25
Wire Transfer (Domestic Incoming)	\$5
Wire Transfer (Domestic Outgoing)	\$25
Wire Transfer (International Incoming/Outgoing)	\$50

Account Maintenance Fees

Kickstart Savings	\$10 per month (waived with \$100 minimum daily balance)
Smart Checking	\$5 per month (waived with \$100 minimum daily balance or a direct deposit of \$500 or more during the statement cycle)
Smart Savings	\$10 per month (waived with \$100 minimum daily balance)
Take 2 Checking	\$12 per month
Ultra Checking	\$15 per month (waived with \$1,000 minimum daily balance or a direct deposit of \$750 or more during the statement cycle)
Ultra Savings	\$100 per month (waived with \$100,000 minimum daily balance)

Fees are subject to change.

Federally insured by NCUA. Equal Housing Lender.