

For questions or inquiries, contact:



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## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 10/1/2024

### FEE SCHEDULE

#### SAVINGS ACCOUNTS

Dormant account, per month ( <i>no activity for 12 months</i> )	\$50.00
<i>Minimum Shares Balance Fee (aggregate savings balance of &lt;\$100, no other services)***</i>	\$5.00 per month

#### CHECKING ACCOUNTS

Auto transfer from savings to checking to cover NSF	\$12.00
Paper statement, per month**	\$5.00
Total Checking Account, per month	\$5.95

#### ATM & DEBIT CARD

ATM, non-member transaction	\$4.00
Card Replacement Fee	\$10.00
Foreign ATM Withdrawals, Transfers, Deposits, or Inquiries ( <i>First four free</i> )	\$2.00

#### OTHER SERVICES

Account Research/Reconciliation fee	\$10.00
Deposited items returned unpaid fee	\$15.00
Document copy fee	\$2.00 per item
Early Deposit/ACH fee ( <i>subject to credit union approval</i> )	\$10.00
Gift card fee	\$2.00
Incorrect Mailing Address fee, per month	\$20.00
Levy/garnishment/subpoena fees	\$35.00
LoanPay Xpress - debit/credit card payment fee	\$10.00
Medallion signature guarantee, non-member	\$25.00

Money orders, each	\$2.00
Mortgage discharge or Subordination fee Non-member check cashing fee	\$50.00
Notary fee, non-member, per document	\$5.00
NSF, Courtesy Pay, or Overdraft Fee (paid or unpaid)*	\$10.00
Overnight/Priority fee per item ( <i>including replacement card rush delivery</i> )	\$27.00
Pay by Phone fee	\$35.00
Skip a Payment fee	\$5.00
Stop Payment fee	\$35.00
Wire Transfer, out-going fee	\$27.00
Wire Transfer, incoming fee	\$35.00
Wire Transfer, International fee	\$15.00
	\$50.00

\*An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate fee.

\*\*Service charge waived for primary account holders under 18 and 75 or older. eStatements are free.

\*\*\*Minimum Shares Balance Fee waived if member has any other additional account under the same membership and for primary account holders under age 18.

#### SHARE VALUE

Par Value of One Share	\$5.00
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