

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