



Effective 4/1/16

Deposit Accounts

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|--|---------------|
| NSF ACH / ATM Return | \$30.00 / |
| Courtesy Pay (transfer from Savings) | \$ 5.00 / |
| Overdraft Protection Engaged (up to \$500) | \$30.00 / |
| Third Party Returned Checks | \$15.00 / |
| Stop Payment | \$25.00 / |
| Lost Debit / MAC Card | \$10.00 |
| Inactivity Fee (Dormant for 12 months) | \$ 5.00 / mo. |
| Early Member Closeout (<6 mos.) | \$10.00 |
| Early Club Withdrawal | \$25.00 / |

Certificate of Deposit

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|--|---------|
| Early Close with term <=6mos. - forfeit last 2 months interest + | \$25.00 |
| Early Close with term >6mos. - forfeit last 3 months interest + | \$25.00 |

Wire Funds

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|--------------------------|----------------|
| Incoming Wire | \$10.00 / |
| Outgoing Wire (Domestic) | \$25.00 / |
| International Wires | Do Not Process |

Statement Fees

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|--|-----------------|
| Undelivered Statements | |
| - New Address Provided | \$ 3.00 |
| - No New Address | \$ 5.00 |
| Statement Reproduction | \$ 1.00 / page |
| Share Draft Copy | \$ 5.00 / image |
| Printing from On-line banking | FREE |
| Account Reconciliation / Research | \$10.00 / hr |
| Bill Pay Inactivity Fee (after 90 days of no scheduled payments) | \$ 2.00 / mo. |

Visa Cards

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|---------------------------------|---------|
| Visa Credit Card Late Payment | \$15.00 |
| Visa Credit Card Payment Return | \$25.00 |
| Visa Credit Card Reissue | \$10.00 |
| Visa Gift Card | \$ 3.00 |
| Visa Reloadable Travel Card | \$ 5.95 |
| Reload Visa Travel Card | \$ 3.00 |

Miscellaneous Fees

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|---|-----------|
| Member Coin Redemption | 3.00% |
| Non-Member Coin Redemption | 9.00% |
| Certified Checks (after first 3 free / mo.) | \$ 5.00 / |
| Money Order | \$ 1.00 / |
| Check Cashing Service Only * | \$10.00 |
| Tax Refund Cashing Service Only * | \$30.00 |

* (Keeping no relationship with us and just withdrawing or cashing)

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|----------------------------|--------------------------------|
| Vehicle Lien Recording | \$75.00 / |
| FDI (Electronic Title Fee) | \$ 5.00 / |
| Home Equity Fees | vary by County, quoted at time |