



FEE SCHEDULE

* Fees are subject to change.

Membership/Savings Related Fees:

A2A outgoing transfer	\$1
Account history	\$5
Account verification request form	\$10
Deposited check returned unpaid	\$10
Dormant account fee – 24 months of inactivity	\$50 per month
e-Alerts	Free
e-Notices	Free
e-Statements	Free
Estate Maintenance/Acct research fee	\$15 per hour
Membership Fee (over 26)	\$10
Membership Fee (under 26)	Free
Mobile App	Free
Online Banking	Free
One-time outgoing ACH transaction	\$5
Paper Statement (mailed)	\$2
Paper Statement Customized (Large Print, Black Bars, Two Columns)	\$3
Savings balance below minimum	\$10
Statement Copy	\$5

Checking Account Related Fees:

Balance Checkbook	\$25 plus \$15 per hour
Business Checking	Free
Business Checking per item cleared	Free
Business Checking per check deposited	Free
Check Cashing fee (Waived based on member participation.)	\$6 per check
Check copy	\$2
Check copy on-line	Free
Check order (re-order)	Varies by style and quantity
Check order (re-order) for New Horizon Club, Direct Deposit, Educator Choice members as of 7.23.15	Free (one box per year)
Checking Account negative balance fee	\$5 per day
EasyPay	Free
EasyPay Inactive	Free
Overdraft transfer	\$3 per transfer on

	available balance
NSF (non-sufficient funds)/ACH (returned) fee	\$35 per item on available balance
NSF (non-sufficient funds)/ACH (paid) fee	\$35 per item on available balance
Stop Payment	\$15
VIP Checking (below minimum balance)	\$6 per month

Loan-Related Fees:

Amortization printed	\$5
Home Equity Annual fee	\$25
Mortgage loan payoff fax fee	\$20
Skip/Interest extension	\$30
Subordination agreement	\$125
Ultra-line Per Check Cleared	\$1

Credit/Debit/ATM Card Related Fees:

ATM Service Fee at CO-OP Network Machines	Free
ATM Service Fee at Non-CO-OP Network Machines	\$1
Card Replacement	\$10
Rush Card Order (2-day)	\$20
Foreign Transaction Fee	1% of each transaction in U.S. dollars
VISA Credit Card Annual Fee	Free
VISA Credit Card Late Payment	\$20
VISA Credit Card Payment NSF Check	\$10
VISA Credit Card PIN Re-set at Branch Office	Free
VISA Credit Card Statement Copy	\$5
VISA Debit Card PIN Re-set at Branch Office	Free
VISA Debit Card – PIN Transaction	Free
VISA Debit Card- Signature Transaction	Free
VISA Gift Card	\$3
VISA Travel Money Card	\$5
VISA Travel Money Card Fee for Educator's Choice Club	Free (one per year)

General Fees:

A2A Outgoing Transfer	\$1
Accidental Death Insurance up to \$2000	Free (Age restrictions apply)
ACH One-time Transfer	\$5
Copies	\$.15 per page

Fax (sent)	\$2
Fax (sent) additional pages	\$1 per page
Foreign currency purchase	\$12 min (determined by amt)
Foreign currency exchange (Turning in foreign dollars)	\$50
Garnishment/Levy	\$25
Money Order	\$2
Cashier's Check	\$2
Piggy Bank for Money Magic Club	Free
Phone transfer	\$3
Safe Deposit Box Rental fee	
● 3X5	\$25
● 3X10	\$40
● 5X10	\$55
● 10X10	\$90
Safe Deposit Box key replacement	\$10
Special information request (look-up)	\$10
Special information request (copies)	\$2 per copy
Wire Transfer	\$20
Wire Transfer-Foreign	\$30