

**FEE SCHEDULE – Effective January 1, 2012**

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**Accounts**

Membership Closed Within 60 days	\$25.00
Minimum Balance Violation	\$5.00/month
<i>Savings balance below \$25.00</i>	
Dormant Accounts	\$5.00/quarter
<i>No member initiated transaction activity in a 24 month period</i>	
Credit Union Service Center	\$3.00/transaction after fourth
<i>No charge for first (4) transactions per month</i>	
Checks (personal checking)	Varies by style selected
<i>Free checks for members over age 55 with Direct Deposit, limit 1 box per year</i>	
Business and Special Checking Accounts	\$10.00/month
Debit Cards	
Replacement Card	\$5.00
Replacement PIN	\$2.00
NSF/Overdraft (all sources/types)	\$30.00
Overdraft Privilege	\$30.00/item
Certificate Early Withdrawal/Redemption	Varies by term

**Loans**

Loan Late Payment (based on payment amount)	5.0% (Min \$10.00/Max \$100.00)
Loan Refinance (based on loan balance)	0.5%
Mortgage Loan Origination (based on loan amount)	1.0%
Home Equity LOC Application (refunded at closing)	\$500.00
Mortgage Subordination	\$50.00
Loan Extension/Skip-A-Payment	
Consumer Loan	\$25.00
Mortgage Loan	\$50.00
Visa Credit Card	
Late Payment	\$20.00
Over Limit	\$20.00/month

**Titles**

New Title	\$16.50
Replacement Title	\$16.50
Title Transfer	\$16.50
Assignment as Lien Holder	\$16.50
Security Agreement UCC1	\$25.00
Security Agreement Release	\$8.00

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**Safe Deposit Boxes**

3"x5"x24"	\$20.00/year
3"x10"x24"	\$30.00/year
5"x10"x24"	\$45.00/year
10"x10"x24"	\$75.00/year
Lost Key	Actual Cost
Drilling	Actual Cost

**Misc Services**

Copy of Monthly Statement Replacements	\$1.00/page
Printout of Account	\$1.00/page
Individual Check/Deposit Inquiry	\$1.00
Research	\$30.00/hour (\$5 min.)
Check Copy	\$1.00
Photo Copy	\$1.00/page
Fax Service	\$1.00/page (plus applicable charges)
Notary Service	
Members	No Charge
Non-Members	\$5.00
Returned Item	\$50.00
Stop Payment	\$20.00
Stop Payment Electronic Bill Pay	Actual Cost
Collection Item	\$20.00
Returned Mail	\$5.00
Cashier's Check	\$1.00
Cashier's Check Non-Members	\$5.00
Money Orders (members only)	\$1.00
Visa Gift Card	\$1.00
Wire Transfer	
Domestic	\$15.00
International	Actual Cost

**Electronic Services**

Memberline	No Charge
Virtual Branch	No Charge
Electronic Bill Pay	No Charge
eStatements (with check images)	No Charge
Mobile Money	No Charge

**FEES SUBJECT TO CHANGE WITHOUT NOTICE**