



FEE SCHEDULE

Effective January 24, 2008

Share Account Fees

Fee Description	Fee Amount
IRA Rollover to another Institution fee	\$10.00
Dormant Account fee	\$5.00

Share Draft Account Fees

Fee Description	Fee Amount
Overdraft transfer fee	\$3.00 per item
Member Privilege fee – Click here for brochure	\$20.00 per item
NSF fee	\$20.00 per item
Returned Item fee	\$20.00 per item
Stop Payment fee	\$5.00 per check
Share Draft Printing fee	Prices may vary depending upon style

Other Service Fees (applicable to all accounts)

Fee Description	Fee Amount
Account Reconciliation fee	\$15.00 per hour
Account Research fee	\$15.00 per hour
Statement Copy fee	\$5.00 per copy
Deposited Item Return fee	\$3.00 per item
Items Sent for Collection fee	\$15.00 per item
Wire Transfer (outgoing) fee	\$10.00 per transfer
Western Union (outgoing) fee	\$15.00 per transfer
Certified Check fee	\$1.00 per check
MasterCard Cash Passport	\$6.95 per card
Microfiche Copy fee	\$5.00 per page
Copy of Draft fee	\$1.50 per copy
Copy of Credit Union Draft fee	\$3.00

Electronic Funds Transfer Fees

Fee Description	Fee Amount
Nonproprietary ATM Withdrawal/Transfer fee	\$0.75
ATM Overdraft fee	\$20.00
ACH Return Item fee	\$20.00

Online BillPay Service Fees

Fee Description	Fee Amount
Online BillPay Fee	\$0.00
If BillPay is inactive for 2 months	\$5.00 per month
**Written Correspondence to "Payee"	\$10.00
**Per proof of payment not necessitated by a dispute	\$10.00
**Payments returned from payee due to customer error	\$5.00
**Reinstate Fee	\$50.00
**Cancellation Fee (between process)	\$7.50
**ACH Invalid Account Return Fee	\$10.00
**Express Mail Correspondence	\$15.00
Overnight Fee	\$14.95
2nd Day Fee	\$9.95
Charitable Donations	\$1.99
Gift Pay	\$2.99
Bill pay stop payment (after process completed)	\$5.00

**These fees are only charged in abuse situations.

View "Share Draft Account Fees" section above for additional fees that may apply.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.