

The following fees and charges are provided as a disclosure to the costs pertaining to the following services:

## Electronic Services

Account Alerts	Free
Call 24 Banking	Free
eStatements	Free
Mobile Banking	Free
Mobile Check Deposit	Free
Online Banking	Free
Online Bill Pay	Free
Online or Mobile Transfers	Free
Text Message Loan Payments (per loan payment processed)	\$4.99

## Card Services

Debit/Card Loan Payment by Phone (per card or transaction)	\$10.00
Allpoint/CO-OP/NYCE/SUM Network ATM Transactions	Surcharge Free
Debit Card Replacement Fee (per card)	\$10.00
Debit Card Replacement Fee (2 - 3 business days)	\$65.00
Debit Card Replacement Fee (3 - 5 business days)	\$30.00
Excess ATM Withdrawals (Community Checking: 4 free/Dividend Checking: 8 free)	\$ 1.00
Foreign Currency Conversion Fee (Debit Card)	1% of purchase
Stop Payment of a Debit Card Transaction	\$30.00
VISA Gift Cards (per card)	\$4.00

## Account Charges

Account Balancing Assistance Fee (per hour- 1st hour free)	\$20.00
Account Research Fee (per hour if over 6 years)	\$20.00
Check Copy Fee (per copy requested)	\$ 4.00
Foreign/Canadian Item Processing	Market Rate
Inactive Account Fee after one year of no activity (per month if combined balances are less than \$100 and no other services)	\$10.00
IRA Direct Transfer (Outgoing only-per transfer request)	\$20.00
Membership Closure Fee (within 6 months)	\$25.00
Protest Fee (per draft)	\$20.00
Returned Check/ACH Debit (per item presented for payment)	\$20.00
Returned Check for a Deposit (per returned check)	\$10.00
Returned Loan Payment (per returned payment)	\$30.00
Returned Mail Fee (per returned item)	\$ 5.00
Statement Copy Fee (per statement)	\$ 5.00
Statement Copy Fee (per statement - over 6 years)	\$20.00
Stop Payment Fee (SD,ACH or Official Check - per draft or range)	\$25.00
ACH Loan Payment by Phone (per ACH transaction)	\$10.00
Wire Transfer - Outgoing Domestic (per transfer request)	\$25.00
Wire Transfer - Outgoing International (per transfer request)	\$50.00

## General Fees and Charges

Certified Credit Union Official Check (per certified check)	\$10.00
Check Cashing Fee (per check cashed) (if no other services or less than \$500 in all accounts combined)	\$ 5.00
Credit Union Official Check (each 3rd Party Withdrawal request)	\$ 5.00
Counter Checks (per sheet)	\$ 2.00
Escheat Fee	\$100.00
Modification - Home Equity (per modification)	.50% of current balance
Modification - Mortgage (per modification)	.50% of current balance
Notary Public Service	Free
Overnight Mail	USPS Rate
Repossession Cancel Fee	\$ 35.00
Repossession Redemption Fee	\$ 75.00
Restraining Notice	\$100.00
Subpoena	\$100.00
Tax Levy	\$100.00

## Overdraft Fees

Automatic Overdraft from Shares (per each qualifying transfer)	\$ 1.00
Courtesy Pay (per check/ACH or debit card item paid)	\$15.00

## Minimum Balance

Community Dividend Checking (if avg. per month daily balance falls below \$1,000)	\$10.00
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All fees and charges are subject to change with proper notice.

