

Relationship Pricing- Effective February 15, 2014

Base Building Level

Share Account- \$3.00/month if cumulative balance in all accounts is less than \$300.00
 (Does not apply to members age 17 or younger, fee waived for NEW MEMBERS for first 6 months)
 Share Draft Account- \$8.95/month if cumulative balance in all accounts is less than \$1,000.00

Buildout Level

Share draft with direct deposit or weekly deposit (minimum \$250.00), debit card, Virtual Branch, and estatement- no monthly fee

If direct deposit is cancelled, membership defaults to Base Building Level

Full Occupancy Level

\$25,000.00 total in shares and/or loans- no fees
 (Excludes NSF, Overdraft, and Return Deposit Item Fees)
 No Credit Union fee for first 6 ATM transactions/month. \$1.00 CU fee per transaction over 6.

Description	Fee
Account Reconciliation	\$20.00 per hour
Account Research	\$20.00 per hour
Account Statements	\$2.00 per statement (if not registered for e-statements)
ACH NSF Fee	\$25.00 per item
ACH Overdraft Fee	\$15.00 per day
ACH Stop Payment	\$20.00
Audio Response (6 Free/month then charge)	\$1.00 per call
Bad Address	\$10.00
Balance Inquiries at other ATMs	\$1.00 Credit Union Fee
Bill Pay	\$2.97 if 3 bills are not paid monthly
Bill Pay Research Fee	\$20.00 each
Bill Pay Stop Pay Fee	\$20.00 each
Check cashing fee for non-members	\$5.00
Debit Card Replacement	One FREE every two years, then \$10.00 per card
Debit PIN Replacement	\$5 per PIN
Deposited Item Return	\$20.00 per item
Domestic Wire Transfer (outgoing)	\$20.00 per wire
Dormant Account	\$25.00 per month
Escheat Account	\$50.00
E-statements	FREE
Faxed Photocopy	\$5.00 per fax
Home Banking	FREE
International Wire Transfer (outgoing)	Varies
IRA Account Opening Fee	\$25.00
IRA Withdrawal Fee	Two free per month, then \$2.00 per withdrawal after initial two
Membership Share	\$5.00 par value
Money Orders	\$3.00 each
NSF Fee	\$25.00 per item
Photocopy	\$2.00 per copy
Printout on Account Fee	\$1.00 per page
Share Draft Order	Varies
Share Draft Overdraft Fee	\$15.00 per day
Share Savings Account Finder Fee	\$5.00 per year
Statement Copy	\$5.00 per copy
Stop Payment	\$20.00
Third Party Credit Union Check	\$3.00
Western Union (domestic)	\$25.00 per request
Wire Transfer (incoming)	\$5.00
Withdrawal Transactions at other ATMs	\$1.00 Credit Union Fee (other fees from foreign ATMs may apply)