

## FEE SCHEDULE 2019

Effective as of January 1, 2019

### GENERAL SERVICES

|  |                      |
|--|----------------------|
| Abandoned Property (5 years dormant).....                      | \$25                 |
| Account Research & Statement Reconciliation<br>(per hour)..... | \$30 with a \$10 MIN |
| Canadian Check Processing (per item) .....                     | \$25                 |
| Cashier's Check .....  | \$5.00               |
| Money Order (\$2,500 Maximum) .....                            | \$3.00               |
| Check Cashing  |                      |
| Minimum relationship of \$100 or fee of ...                    | \$5.00               |
| Closed Account – 6 months or less .....                        | \$25.00              |
| Copy of Credit Union Statement .....                           | \$5.00               |
| Fax: Incoming – 1 <sup>st</sup> Page .....                     | \$1.00               |
| Each Additional Page .....                                     | \$0.50               |
| Outgoing – 1 <sup>st</sup> Page .....                          | \$2.00               |
| Each Additional Page .....                                     | \$1.00               |
| Foreign Currency Order .....                                   | \$25                 |
| Garnishment Fee .....  | \$25.00              |
| Inactive Checking/Savings Accounts (per month)                 |                      |
| Inactivity of 15 months or more .....                          | \$5.00               |
| IRA Transfer Fee (to another financial) .....                  | \$25                 |
| Levy Fee.....  | \$50.00              |
| Notary Services to members .....                               | FREE                 |
| NSF/Overdraft Fees:  |                      |
| NSF/Returned Item .....  | \$27.00              |
| Overdraft/Check Defender .....                                 | \$27.00              |
| Photocopies (seniors – 20 FREE per month) ..                   | \$0.10               |
| Prepaid Debit Card .....                                       | \$10.00              |
| Prepaid Gift Card.....   | \$3.00               |
| Prepaid Travel Money Card .....                                | \$6.00               |
| Returned Checks  |                      |
| previously presented for deposit or cash....                   | \$4.00               |
| Returned Mail Fee (per item) .....                             | \$5.00               |
| Revenue Bond coupon collection (per bank) ..                   | \$5.00               |
| Send a check to other institutions                             |                      |
| for collection .....   | \$4.00               |
| Stop Payments (Checks, ACH and Bill Pay items)                 | \$35.00              |
| Telephone Transfers .....                                      | FREE                 |
| Wire Transfers:  |                      |
| Incoming (Domestic & International) ....                       | \$20.00              |
| Outgoing (Domestic) .....                                      | \$20.00              |

### LOANS

|   |         |
|---|---------|
| Consumer loan (processing fee) .....  | \$50.00 |
| Late fees charged on payments if more than<br>10 days past due: \$7.80 or 5% of payment<br>amount, whichever is greater |         |
| Loan Modification & Extension Fee .....   | \$50.00 |
| Home Equity Loan (processing fee) .....   |         |
| ..... 0.25% of loan amount w/ \$125 minimum   |         |
| NSF Loan Reversal Fee .....   | \$10.00 |
| Overdraft Loan Annual Fee .....   | \$10.00 |

### CHECKING ACCOUNTS

|  |         |
|--|---------|
| Checks Returned for Collection .....     | \$4.00  |
| Copy of Deposited Checks                 |         |
| Less than 3 mos since deposit .....      | \$3.00  |
| More than 3 mos since deposit .....      | \$5.00  |
| Copy of Cleared Check(s):                |         |
| per/page (max 6 check copies/page) ..... | \$1.00  |
| > 3 years old - per check.....           | \$10.00 |
| IDSafeChoice (per month) .....           | \$2.00  |
| Progressive Checking (per month) .....   | \$5.00  |
| \$500 balance maintained.....            | FREE    |
| EZ Checking                              |         |
| Per check paid >10 per month .....       | \$0.35  |
| Without eStatements per month .....      | \$5.00  |
| Starter Checks (per check) .....         | \$0.25  |

### SAVINGS ACCOUNTS

|                                       |        |
|---------------------------------------|--------|
| Excessive Transaction Fee .....       | \$1.00 |
| Progressive Savings (per month) ..... | \$5.00 |
| \$500 balance maintained.....         | FREE   |

### SAFE DEPOSIT BOXES

|                                     |                        |
|-------------------------------------|------------------------|
| Key Replacement .....               | \$25                   |
| Box Drilling .....                  | Cost + Key Replacement |
| Box Rental: (Preauthorized billing) |                        |
| 3" x 5" x 24" .....                 | \$25.00                |
| 3" x 10" x 24" .....                | \$35.00                |
| 5" x 10" x 24" .....                | \$50.00                |
| 9" x 10" x 24" .....                | \$65.00                |
| 10" x 10" x 24" .....               | \$75.00                |

### HEALTH SAVINGS ACCOUNTS

|  |         |
|--|---------|
| Annual Account Maintenance Fee .....             | \$15.00 |
| Enrolled in E-Statements.....                    | FREE    |
| Health Savings Debit Card.....                   | FREE    |
| Health Savings Check Blanks.....                 | Varies  |
| Employer Sponsored Plans (Business Fee Schedule) |         |
| Health Savings Account Closure Fee .....         | \$25    |

### REWARD AND REWARD PLATINUM VISA CREDIT CARDS

|   |                                 |
|---|---------------------------------|
| Annual Fee .....                                  | FREE                            |
| Cash Advance:                                     |                                 |
| 3% of amt .....                                   | MIN of \$5.00 - MAX of \$ 75.00 |
| Copy of Charge .....                              | \$10.00                         |
| Copy of Statement .....                           | \$5.00                          |
| Immediate Limit Increase .....                    | \$10.00                         |
| Late Payment Fee Up to .....                      | \$25.00                         |
| Replacement Card (no charge if damaged or stolen) | \$10.00                         |
| Returned Payment Fee .....                        | Up to \$25.00                   |
| Rush on Credit Card .....                         | \$25.00                         |
| Expedited Phone Payment Fee .....                 | \$5.00                          |

### REWARD CHECK CARD, ATM CARD, and HEALTH SAVINGS DEBIT CARD

|  |                            |
|--|----------------------------|
| Replacement Card (lost or damaged) ..... | \$10.00                    |
| RUSH on Debit Card .....                 | \$25.00                    |
| Transaction Fee .....                    | FREE                       |
| Cross-Border Transaction Fee .....       | 1.1% of transaction amount |

