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Consumer Fee Schedule

5/16/2024

Federally Insured by NCUA

Savings Accounts	
Membership Reopen Fee	\$25.00/occurrence
Escheated Membership Fee	\$100.00
Inactive Membership Fee	\$10.00/Month
Money Market & H.S.A. Money Market	
Below Minimum Balance	\$15.00/Month
Excessive Withdrawal Fee	\$3.00 each (1st 3/month free max 6/month)
Single Service/Low Balance Fee	\$5.00/Month (waived if balance GT \$1,000 or w/ Direct Deposit)

Checking Accounts	
Simple Checking Monthly Fee*	\$10.00
*Monthly Fee waived with 2 of the following per month:	
> eStatements	
> 15 Visa Check card transactions (signature or PIN)	
> Direct Deposit of \$250.00/month	
> \$2,500.00 ADB of all deposit accounts	
> Aged 23 or younger	
> Includes FREE cleared checks	
Money Market Checking Monthly Fee**	\$15.00
**waived with ADB of \$5,000.00 or more in this account	
> Includes FREE Paper Statements	
> Includes FREE Cashier's Checks	
> Includes FREE cleared checks	
Health Savings Plan Annual Fee	\$20.00

Non-Sufficient Funds, Overdraft Privilege & Returned Deposit	
Non-Sufficient Funds Per Presentment*	\$32.00
Overdraft Privilege	15% of transaction amount*
*Minimum Fee: \$8.00 Maximum Fee \$50.00	
Returned Deposit	
3rd party originated	\$10.00
Member originated	\$50.00

ATMs, Check & Credit Cards	
Visa Currency Conversion Fee	Pass Thru from Visa
Excessive ATM Withdrawals	\$2.00/withdrawal (1st 8 withdrawals @ non-ACCU ATMs per month free)
Plastic Card Replacement	Per Occurrence (1st free 2nd \$5.00 3 or more \$10.00)
Quik Money Card Monthly Fee	\$5.00
Retired Product: Only available to existing users	
Visa Check Card Instant Issue Fee	\$5.00/card
Visa Receipt Copy	\$10.00
Visa Rush Order	\$20.00

Stop Payment & Misc Check Fees	
Stop Payment Fee-all payment types	\$32.00
Stop Payment on Recurring	\$25.00
Visa Transactions-select merchants	
Check Printing	Varies
Copy of Paid Check	\$15.00
Check Cashing (single service members)	\$5.00
Foreign Item Collection	\$30.00
Cashier's Check Payable to Others	\$2.00

Online Services	
eBranch Online Access	Free
Online Bill Pay	Free
Mobile/Text Message Banking	Free (Carrier fees may apply)
Central Phone Banking	Free

Funds Transfer	
Payment by Phone Convenience Fee	\$10.00
Zelle®	Free
External Funds Transfers in eBranch	Free
Outgoing Wire	
Domestic-Preauthorized	\$15.00
Domestic	\$20.00
International	\$50.00
Returned Wire	\$10.00
Service Message	\$20.00
Western Union	Varies

Miscellaneous Fees	
Research	\$25.00/hour
Expedited Auto Lien Release	\$25.00
Legal Document Processing Fee	\$25.00 each
Paper Statement Fee	\$2.00/month
Statement Copies	\$2.00/stmnt
Undeliverable Address	\$10.00/month
Coin Deposited	5% of total deposit
*waived for NextGen members & deposits less than \$100	
Indirect Lending New Account Processing	\$50.00
Deed of Release	\$40.00
Mortgage Recast Fee	\$250.00
Mortgage Subordination Processing Fee	\$225.00

Non-Member Fees	
Check Cashing	\$5.00
Cashier's Check (replace on-us check)	\$5.00

*Non-Sufficient Fund Items May be Presented Multiple Times by Payee and a Fee Will Be Assessed at Each Presentment.