

Schedule of Fees and Charges

Account activity printout/draft copy.....	\$3.00 per page
Account balancing assistance/research.....	\$30.00 per hour (\$10.00 minimum)
Account levy.....	\$75.00 each
Account closed within first 180 days.....	\$25.00
ATM withdrawal (Out of network).....	\$1.00 each
Below minimum par value.....	\$5.00 per month
Check cashing*.....	3% of check amount
Check printing.....	Varies by style of check
Check by phone.....	\$7.50 each
Coin counting machine.....	3% of total coin amount counted
Collection draft (domestic).....	\$10.00 each
Collection draft (foreign).....	\$30.00 each
Corporate check (payable to 3rd parties).....	\$5.00 each
Direct Spending monthly service fee.....	\$3.00 per month
Empower Checking monthly service fee.....	\$20.00 per month
Excessive withdrawal.....	\$3.00 each
Gift cards.....	\$3.95 each
Holiday Club early withdrawal fee (except for withdrawals made between November 1st & December 31st).....	\$10.00 each
Money Market check fee (after 3 checks each month).....	\$10.00 each
Money Market minimum balance fee.....	\$10.00 per month
Money order.....	\$3.00 each
Non sufficient funds.....	\$30.00 each
Overdraft paid.....	\$30.00 each
Overdraft transfer.....	\$3.00 each
Paper statement fee.....	\$3.00 per mailed statement
Prime Spending minimum balance fee.....	\$7.00 per month
Replace lost check card.....	\$7.50 each
Return deposit item.....	\$30.00 each
Special statement handling/warehousing.....	\$5.00 per month
Statement copy.....	\$3.00 each
Stop payment ACH or draft.....	\$30.00 each
Summer Savings early withdrawal fee (except for withdrawals made between June 1st & August 31st).....	\$10.00 each
Temporary checks (4 checks to a page).....	\$1.00 per page
Transfer fee (between Credit Union and another financial institution)	
Standard (2-3 business days).....	Free
Premium (next business day).....	\$20.00
Undeliverable mail (Returned mail/Bad address).....	\$5.00 per month
Western Union.....	\$15.00 each
Wire transfer (domestic outgoing).....	\$20.00 each

* Waived; (1) during the first 6 months of membership; (2) when aggregate average daily balance exceeds \$500.00; and (3) You maintain 2 or more accounts.