



SCHEDULE OF CONSUMER ACCOUNT FEES AND CHARGES

APPLIES TO ALL CREDIT UNION CONSUMER ACCOUNTS:

Official Check Payable to Other	\$ 3.00
Stop Payment on Official Check	\$ 25.00
Account Research/Reconciliation – per hour (\$25 minimum)	\$ 25.00
Member Statement (eStatements – no charge)	\$1.00 per statement
Branch Statement Copy	\$ 2.00
Escheatment	\$ 50.00
Garnishment/Levy/Subpoena – each presentment	\$ 25.00
Foreign Check Presentment (per item)	\$ 15.00
Per Money Order (Stop Payment / Lost)	\$ 1.00 \$ 25.00
Wire Transfer (outgoing)	\$ 25.00
International Wire Transfer (outgoing)	\$ 50.00
Wire Transfer (incoming)	FREE
Returned Mail Fee (each occurrence) Forwarded Mail Fee (each occurrence) Statements Returned (each occurrence)	\$ 5.00
Close Account (within 90 days of opening)	\$ 10.00
Non-member Transaction	\$5.00 per transaction
Child Support Enforcement	\$5.00 each presentation
Verification of Deposit for Other Financial Institutions	\$ 5.00
Dormant Fee	\$5.00 / month after 1 year inactive

Copy of Canceled Check (free online)	\$ 5.00
Copy of Deposited Check	\$5.00 each
Non-sufficient Funds or Courtesy Pay Transfers* (each submission / re-submission)	\$ 27.50
Stop Payment of Check	\$ 25.00
Courtesy Pay Transfer (from savings or overdraft loan)	FREE
Check Printing Charges	VARIES
Bill Payment Monthly Fee	FREE
ATM Fees: (surcharge fees may apply to any ATM transaction)*	
Credit Union Owned Machines	FREE
Card Replacement	\$ 5.00
Empty Envelope Deposit	\$ 30.00
International Card Based Transaction	1%
IRA/HSA Tax Correction Fee	\$ 50.00
Contaminated Money Fee (1% of total)	\$10.00 Minimum
Starter Checks	\$1.00 / page

AUTOMATED CLEARING HOUSE (ACH)

Origination Setup	\$ 5.00
Stop Payment	\$ 25.00

BASIC CHECKING

Minimum Balance to Avoid Fee	NONE
Monthly Maintenance Fee	NONE
Quarterly Inactive Fee (no transactions for three consecutive months)	\$5.00 / account

ADVANTAGE CHECKING

To avoid monthly maintenance fee, you must maintain a \$500.00 minimum daily balance in checking, be over 55 or have direct deposit with the credit union.

Monthly Maintenance Fee	\$3.00 / month
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INVESTMENT CHECKING

To avoid monthly maintenance fee, you must maintain a \$10,000.00 minimum daily balance in deposit balances.

Monthly Maintenance Fee	\$ 10.00
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*An additional surcharge may be assessed by ATM owners on ATM transactions at Non-Alliance One machines.

* Indicates fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means.