

Schedule of Fees and Charges (Effective May 1, 2021)

Description of Fee	Amount
• Copy of Share Draft, ACH Transaction	\$10.00 each copy
• Invalid Address Fee (per returned item)	\$5.00
• Replacement Debit Card Fee (after one-time courtesy replacement)	\$10.00
• Non-Member Check Cashing Fee	\$5.00
• Third Party Official Check	\$5.00
• Copy of Statement	\$5.00 per month
• Courtesy Pay Fee	\$35.00 per item
• Stop Payment of Share Draft, ACH, and Bill Pay	\$35.00 per occurrence
• Non-Sufficient Fund (NSF) ACH, Loan Payment, or Debit Card Transactions	\$35.00 per item
• (NSF) Share Drafts or Electronic Fund/Check Transfer (EFT or ECT)	\$35.00 per item
• Non-Sufficient Fund (NSF) Check order from Deluxe Check Printers	\$35.00 per item
• Non-Sufficient Fund (NSF) Deposit	\$35.00 per item
• Wire Transfer Fee	\$20.00 per wire
• Dormant Account Fee (after twelve (12) months inactive)	\$10.00 per quarter
• Share Account Below Par Value (\$5.00) (per month after six (6) months)	\$5.00 monthly
• Recording Equity Loan Certificate of Satisfaction (court & attorney fees)	Actual Cost
• Skip-a-Pay (per current loan – maximum two (2) per year)	\$30.00
• GAP Insurance	\$265.00 per loan
• ATM Fee (over three usages per 30 days; any network owner fee is separate)	\$3.00 /after 3rd
• Non-Member Notary Service	\$5.00 per service
• Three Times Past Due on Visa Card	APR goes to 18.90%
• Verification of Account/Loan	\$15.00
• Collection Processing (incoming, outgoing or foreign)	\$10.00
• Transfer Fee	\$1.00 per transfer
• Inquiry Fee	\$1.00 per inquiry
• PIN Replacement (Debit or Credit Card)	\$5.00