
TRUTH IN SAVINGS *Effective May 15, 2015*

SHARE DRAFT ACCOUNT FEES

Monthly service fee	\$0.00 per month
Certified draft fee	\$0.00 per draft
Draft copy fee	\$2.00 per copy
Overdraft fee*	\$20.00 per overdraft
Overdraft transfer fee	\$0.00 per transfer
Drafts returned insufficient funds	\$20.00 per draft
Stop payment order fee	\$20.00 per order
Draft/Check printing fee	varies depending on the style of check ordered
New Beginning Monthly Service Fee	\$10.00 per month

ATM and DEBIT CARD FEES

Annual fee	\$0.00
Replacement fee	\$5.00
Use of Foreign ATM charge	\$0.00
Withdrawal in excess of eight (8) times per month	\$0.00

FEES and CHARGES

Fee Applicable to All Accounts (except Certificates):

Account reconciliation fee/Account inquiry fee	\$25.00 per hour/per inquiry
Minimum balance service fee	\$0.00 per day
Excessive share/savings withdrawal fee	\$0.00 per item
Statement copy fee	\$2.00 per page
Returned item fee	\$5.00 per item
Wire transfer fee - Domestic	\$15.00 per transfer
Dormant account fee**	\$5.00 per month
Share/savings transfer fee	\$0.00 per transfer
Wire transfer fee - Foreign	\$40.00 per transfer
Money Order and Cashiers Check fee	\$1.50 per item
Return mail fee	\$5.00 per item
CU Easy Pay fee	\$0.00 per month
Money Market low balance fee (below \$2500.00)	\$10.00 per month
ACH Origination	\$0.00 per item
ACH Origination Return Fee	\$20.00 per item
A2A Transfer on Bill Pay	\$1.00 per item
A2ATransfer on Home Banking or Phone Transfer	\$2.00 per item

*Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals or by other electronic means.

**Fee will only be imposed for memberships that meet the following criteria:

- The primary holder is 21 years of age or older
- The member has not conducted account activity for at least 12 months
- The combined balance in all accounts for that membership is less than \$250