

# Our Service Charges

## Service Charge Schedule

Service charges are effective as of 04/28/2020 and are subject to change.

Each account holder agrees to the terms set forth in this Service Charge Disclosure and acknowledges that it is a part of their Member and Business Service Agreements.

### Debit and Credit Cards

<b>Rush Orders</b> .....	\$30.00 per order
<b>Card Replacement</b> – one free each year.....	\$10.00 per card
<b>International Transaction</b> – any card transaction made in a foreign country or currency .....	2% of transaction amount

### Credit Union Checks and Money Orders

<b>Cashier's Checks and Money Orders</b> .....	\$3.00 each
FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending; FREE if payable to self	

### Electronic Services

#### Bill Pay

Consumer Accounts – FREE with a Super Saver or Premium Spending Account .....	\$4.95 monthly
Business Accounts.....	\$9.95 monthly

#### Wires – Domestic

Bank to bank.....	\$20.00 each
Recurring bank to bank: one-time set-up service charge for each preauthorized agreement.....	\$10.00 each

### Safe Deposit Boxes – Available at Midtown Branch Only

Sizes range from 3X10 to 10X10.....	\$55.00 - \$115.00 annually
Key deposit.....	\$5.00
Lost key/box drilling .....	\$125.00 each

### Savings, Spending and Certificate Accounts

#### Savings Accounts

Premium Savings (S19).....	\$3.00 monthly
WAIVED with \$50.00 minimum daily balance	
IRA (All types combined) .....	\$5.00 monthly
WAIVED with \$100 balance(s) at the end of each month	

#### Spending Accounts

Free Spending (S76).....	FREE
Super Saver Spending (S78) .....	\$5.00 monthly
WAIVED with \$200 minimum daily balance	
Premium Spending (S77) .....	\$5.00 monthly
WAIVED with \$1,000 minimum daily balance	
Business Basics Spending (S87) .....	\$10.00 monthly
WAIVED with \$2,500 minimum daily balance	
Business Premium Spending (S81) .....	\$10.00 monthly
WAIVED with \$5,000 minimum daily balance	
Business Super Saver Spending (S88).....	\$5.00 monthly
WAIVED with \$200 minimum daily balance	

<b>Check Orders</b> .....	Variable
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Charge varies according to style and quantity; can be reordered in Online Access

**Early Withdrawals on Certificate Accounts**

On terms of one year or less .....60 days of dividends  
 On terms of more than one year.....180 days of dividends

**Inactive Account** ..... \$5.00 per month per account  
 WAIVED if you have an active loan or IRA

**Overdraft Transfers** .....\$5.00 per transfer  
 WAIVED if transfer source is a Credit Union 1 credit card or line of credit.

**Courtesy Pay** – based on the transaction amount

\$5.00 or less .....	\$5.00 each
\$5.01 – \$10.00 .....	\$10.00 each
\$10.01 – \$20.00 .....	\$20.00 each
\$20.01 or more .....	\$22.00 each

**Overdraft/Overdrawn** .....\$22.00 each

**Non-Sufficient Funds (NSF)** ..... \$22.00  
 A NSF charge is imposed each time an item is presented against insufficient funds.  
 The payee (or the payee’s institution) may re-present a previously returned item.  
 Each presentation against insufficient funds will result in a separate charge.

**Returned Item**

Item deposited into an account and returned unpaid .....	\$15.00 each
Self-to-self item returned unpaid.....	\$22.00 each

**Returned Statement**.....\$5.00 each  
 For mailing to a non-deliverable address

**Stop Payment** .....\$22.00 each  
 Personal checks, preauthorized payments/deductions, Bill Pay items, ACH, cashier’s checks or money orders;  
 Personal checks if requested via ART or Online Access .....\$10.00 each

**Temporary Checks** ..... \$5.00  
 Packet of 12; FREE when opening a new spending account

**Other Service Charges**

**Check Collections** – foreign or other items sent out for collection ..... \$15.00

**Deposit Bag**.....\$5.00 each

**Deposit/Loan Verification** – processing request from another financial institution .....\$10 per request

**Garnishments & Levies**..... \$75.00

**General Document Copies** .....\$2.00 per page

**Loan Convenience** – payments done with a credit card (cash advance) or electronic check by phone ..... \$5.00

**Loan Skip-a-Pay Fee** – Interest continues to accrue on your loan during the skipped month..... \$35.00

**Membership Renewal** – applies to S1 accounts reopened within 180 days of closure..... \$10.00

**Paper Statement**..... \$2.00  
 FREE if you have Super Saver, Premium, Business Basics or Business Premium Spending, a loan balance, or an aggregate balance of \$1000

**Research**..... \$25.00 per hour