



One of our goals as your credit union is to provide a wide selection of quality products and services at little or no cost to our members. While we'd prefer to serve members without imposing any fees, as a not-for-profit financial cooperative, it is imperative that we recover administrative costs associated with some of the services that we provide.

In an effort to keep member fees at a minimum, we compare our fee schedule to other area financial institutions. Rest assured, we will continue to make every effort to be the best and most affordable provider of financial services to our members.

If you have any questions regarding this schedule, please call us at **559-686-1791** and we will be happy to assist you.

Fee Schedule – Effective February 1, 2020

General Account Fees

Stop Payment Orders.....	\$27.00 per item
Check Order – Printing/Shipping	Varies with style ordered
Check & ACH Returned Unpaid	\$27.00 per item
Check Copy.....	\$3.00 each
Replace Visa Debit/Credit Card	\$5.00 per card
Member Privilege (Limit of \$500.00 Incl Fees) ..	\$27.00 per occurrence
Health Savings Accounts	
(With an Average Monthly Balance Under \$2,000)	\$2.00 per month
Business and Government Accounts	
(First (5) five in-branch deposits free, \$1 for each additional in-branch deposit.....	\$5.00 per month
Paper Statement	\$2.00 per statement

Lending Fees

Loan Deferral.....	\$50.00 per request
Demand Fee for Payoff (HELCOS & 2 nd Trust Deed).....	\$50.00 per payoff
Subordination.....	\$150.00 per loan (Non-Refundable)
Loan Payment by Phone.....	\$10.00 per payment
Visa Cash Advance	3% of advance

Money Market/Savings Accounts

Below Minimum Balance.....	\$20.00 per occurrence
Checks less than \$500.00 Minimum.....	\$15.00 per check
Excessive Number of Withdrawals.....	\$20.00 per transaction

Account Information

Photocopy of Statement/Acct Information \$5.00 per statement
Research (\$25.00 Minimum Charge, Billed in ½ Hour
Increments; Refundable if Credit Union Error)\$25.00 per hour
Lien and Levy Research/Administration.\$75.00 per request/demand
Verification of Deposit/Other Account Status.....\$10.00 per request

Miscellaneous Fees

Cashier's Checks..... \$5.00 each
Non-Member Check Cashing Fee..... \$8.00 per check cashed
Early Closing of Account (Within First 2 Months of Opening)..... \$25.00
Reinstatement of Closed Checking Account.....\$25.00
Escheat Notice Fee..... \$2.00 per notice
Inactive Account Fee (After 12 Months of Inactivity and an
Aggregate Balance of Less than \$1,000.00).....\$5.00 per month
Locator Fee (Research Address Change)..... \$6.00 per notice received
Notary (Non-Credit Union Business)\$15.00 per signature
Photocopies (Not Required for Credit Union Business)\$3.00 per page
Returned Deposited Items... ..\$27.00 per item
Returned ACH Items... ..\$ 27.00 per item
Wire Transfer (Outgoing).....\$35.00 per wire
IRA funds Transfer Fee
(To Another Financial Institution)\$50.00 per transfer
IRA Administration Fee\$5.00 per quarter

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