Fee Schedule (Effective August 1, 2021)

Account Transa	actions
Account History Information	
Printout	\$5.00
Telephone	\$5.00
Account Inquiry	\$5.00
ACH/Debit	
ACH Stop Payments	\$27.00
Returned ACH Debit	\$27.00 Per Presentment
ACH/Debit Paid Against	\$27.00
Insufficient Funds	
Bonded Credit Union Checks	
Purchase	\$5.00
Сору	\$3.00
Stop Payment	\$27.00
Card Replacement	
ATM Card or PIN	\$10.00
Visa Debit Card	\$10.00
Card Replacement Rush	\$40.00
Certification of Bonded or Share	\$5.00
Draft Checks	
Check Cashing	\$5.00
All members who have \$250.00 or less in their savings	
account and do not have a loan or active checking account	
are subject to this charge. Fee waiv	ed with minimum
deposit of \$5.00.	
On-Us Check Presented by Non-	\$10.00
Member. We do not cash checks	
over \$1,000.00 for non-members.	
Close Membership Within 90	\$10.00
Days of Opening	
Collection Item	
Domestic	
Incoming	\$15.00*
Outgoing	\$15.00*
International	
Incoming	\$15.00*
Outgoing	\$15.00*
*Plus Actual Costs	
Copy of Statement	\$5.00 Per Statement
Escheatment Notice	\$2.00
Excess Activity (After 6 Per Month)	\$5.00
Incorrect Address	\$5.00 Per Occurrence
	then \$5.00 Per Year
Inactive Account	\$5.00 Per Year
After first 12 months of inactivity, if balance is below	
\$250.00. Waived for members under age 18.	
Levy, Lien, Attachments or Execution	\$60.00
Money Order Purchase	\$3.00

Notary	Account Transactions	s Continued	
Non-Credit Union Documents Photocopy S1.00 Processing or Handling of Misc. Legal Documents Quick-Phone Audio Response First Ten Sessions Per Month Sessions Exceeding Ten Reopening Membership Within 6 Months of Closing Research Fee Returned Deposit Check Rolled Coin Transaction by Phone Set Up Backup Withholding Subordination Agreement Visia Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming Outgoing ATM Transactions At Credit Union At Network Locations ATM Photos At Credit Union At Network ATMS Withdrawals Inquiries Inquiries Inquiries Per Verigin ATMS Penty Envelope Nisa Penty Acquired from that ATM Deposits at Foreign ATMS Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover	Notary		
Photocopy Processing or Handling of Misc. Legal Documents Quick-Phone Audio Response First Ten Sessions Per Month Sessions Exceeding Ten Reopening Membership Within 6 Months of Closing Research Fee Research Fee Research Fee Research Fee Research Fee Returned Deposit Check Rolled Coin Transaction by Phone Set Up Backup Withholding Subordination Agreement Per Verification of Share Accounts Per Verification \$10.00 Per Statement Copy Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming Outgoing ATM Transactions At Credit Union At Network Locations At Credit Union At Network ATMS Withdrawals Inquiries Transfers Withdrawals Inquiries Transfers Peposits at Foreign ATMS Empty Envelope Misapplied Deposit (Member Error) Share Draft Checking Check Orders Prices Vary Members 62 and older may order one freee box of MSA checks per year. Members must cover	Credit Union Documents	Free	
Processing or Handling of Misc. Legal Documents Quick-Phone Audio Response First Ten Sessions Per Month Reopening Membership Within 6 Months of Closing Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin \$5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions At Credit Union \$10.00 At Network Locations \$25.00 At Credit Union \$10.00 At Network ATMS Withdrawals \$2.00* Network ATMS Withdrawals \$2.00* Processits at Foreign ATMS *Not All ATMS Empt Envelope \$25.00 Misapplied Deposit (Member Error) Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover	Non-Credit Union Documents	\$15.00 Per Signature	
Legal Documents Quick-Phone Audio Response First Ten Sessions Per Month Free Sessions Exceeding Ten \$0.50 Per Session Reopening Membership Within 6 Months of Closing \$10.00 Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin 5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts ** Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) \$20.00 Per Dispute (Of Valid Charges) ** Wire Transfer ** Domestic ** Incoming \$25.00 Outgoing \$40.00 International ** Incoming \$25.00 At Credit Union \$10.00 At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS ** <	Photocopy	\$1.00	
Quick-Phone Audio Response	Processing or Handling of Misc.	\$25.00 Per Document	
First Ten Sessions Per Month Sessions Exceeding Ten Sessions Exceeding Ten Reopening Membership Within 6 Months of Closing Research Fee Sessions Exceeding Ten Sessions Exceeding Ten Sessions Exceeding Ten Space Session Space Session Reopening Membership Within 6 Months of Closing Research Fee Sessions Exceeding Ten Hour Minimum Hour Minimum Session Space Session Space Tene Space Session Space	Legal Documents		
Sessions Exceeding Ten \$0.50 Per Session Reopening Membership Within 6 Months of Closing \$10.00 Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin 5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) \$20.00 Per Dispute Uncoming \$25.00 Outgoing \$40.00 International \$25.00 Incoming \$25.00 ATM Transactions Actual Cost ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS \$2.00* Withdrawals \$2.00* Inquiries \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS <td< td=""><th>Quick-Phone Audio Response</th><td></td></td<>	Quick-Phone Audio Response		
Reopening Membership Within 6 Months of Closing Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin \$5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Transfers	First Ten Sessions Per Month	Free	
Reopening Membership Within 6 Months of Closing Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin \$5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Transfers	Sessions Exceeding Ten	\$0.50 Per Session	
Research Fee \$25.00 Per Hour, One Hour Minimum Returned Deposit Check \$25.00 Rolled Coin 5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos ATM Transactions AT Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Rever Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Reopening Membership Within 6		
Returned Deposit Check \$25.00 Rolled Coin 5% of Total Rolled Coin Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Months of Closing		
Returned Deposit Check Rolled Coin Transaction by Phone St. Up Backup Withholding Subordination Agreement Per Verification Per Statement Copy Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming International Incoming ATM Transactions At Credit Union At Network Locations At Network ATMS Withdrawals Inquiries Network ATMS Withdrawals Inquiries Transfers Network ATMS With All ATMS Empty Envelope Share Draft Check Side Of MSA Checks per year. Members must cover postage fee.	Research Fee	\$25.00 Per Hour, One	
Rolled Coin Transaction by Phone Sa.00 Set Up Backup Withholding Subordination Agreement Verification of Share Accounts Per Verification Per Statement Copy Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming Outgoing International Incoming ATM Transactions At Credit Union At Network Locations Network ATMS Withdrawals Inquiries Transfers Network ATMS Withdrawals Free Network ATMS Sempty Envelope Misapplied Deposit (Member Error) Share Draft Check Signa (10.00		Hour Minimum	
Transaction by Phone \$3.00 Set Up Backup Withholding \$10.00 Subordination Agreement \$125.00 Verification of Share Accounts Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.		'	
Set Up Backup Withholding\$10.00Subordination Agreement\$125.00Verification of Share Accounts\$10.00Per Verification\$10.00Per Statement Copy\$5.00Visa Debit Card Dispute (Of Valid Charges)\$20.00 Per DisputeWire Transfer\$25.00Domestic\$25.00Incoming\$25.00Outgoing\$40.00International\$10.00Incoming\$25.00ATM Photos\$10.00At Credit Union\$10.00At Network LocationsActual CostCU or CO-OP TransactionsFreeNetwork ATMS\$2.00*Withdrawals\$2.00*Inquiries\$2.00**Plus Any Fee Acquired from that ATM\$2.00*Deposits at Foreign ATMS\$2.00**Not All ATMS\$2.00*Empty Envelope\$25.00Misapplied Deposit (Member Error)\$2.00Share Draft CheckingCheck OrdersPrices VaryMembers 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Rolled Coin	5% of Total Rolled Coin	
Subordination Agreement\$125.00Verification of Share Accounts\$10.00Per Verification\$10.00Per Statement Copy\$5.00Visa Debit Card Dispute (Of Valid Charges)\$20.00 Per DisputeWire Transfer\$25.00Domestic\$25.00Incoming\$25.00Outgoing\$40.00International\$10.00ATM TransactionsAt Credit Union\$10.00At Network LocationsActual CostCU or CO-OP TransactionsFreeNetwork ATMS\$2.00*Withdrawals\$2.00*Inquiries\$2.00**Plus Any Fee Acquired from that ATMDeposits at Foreign ATMS\$2.00**Not All ATMS\$2.00*Empty Envelope\$25.00Misapplied Deposit (Member Error)\$2.00Share Draft CheckingCheck OrdersPrices VaryMembers 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	-	\$3.00	
Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.		\$10.00	
Per Verification \$10.00 Per Statement Copy \$5.00 Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Subordination Agreement	\$125.00	
Per Statement Copy Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Rever ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Verification of Share Accounts		
Visa Debit Card Dispute (Of Valid Charges) Wire Transfer Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Per Verification	\$10.00	
(Of Valid Charges)Wire TransferDomesticIncoming\$25.00Outgoing\$40.00InternationalIncoming\$25.00ATM TransactionsATM PhotosAt Credit Union\$10.00At Network LocationsActual CostCU or CO-OP TransactionsFreeNetwork ATMS\$2.00*Uithdrawals\$2.00*Inquiries\$2.00*Transfers\$2.00**Plus Any Fee Acquired from that ATMDeposits at Foreign ATMS\$2.00**Not All ATMS\$2.00*Empty Envelope\$25.00Misapplied Deposit (Member Error)\$2.00Share Draft CheckingCheck OrdersPrices VaryMembers 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Per Statement Copy	\$5.00	
Wire TransferDomesticIncoming\$25.00Outgoing\$40.00InternationalIncoming\$25.00ATM TransactionsATM PhotosAt Credit Union\$10.00At Network LocationsActual CostCU or CO-OP TransactionsFreeNetwork ATMSWithdrawals\$2.00*Inquiries\$2.00**Plus Any Fee Acquired from that ATMDeposits at Foreign ATMS\$2.00**Not All ATMSEmpty Envelope\$25.00Misapplied Deposit (Member Error)\$2.00Share Draft CheckingCheck OrdersPrices VaryMembers 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Visa Debit Card Dispute	\$20.00 Per Dispute	
Domestic Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	(Of Valid Charges)		
Incoming \$25.00 Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Wire Transfer		
Outgoing \$40.00 International Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Domestic		
Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Incoming	\$25.00	
Incoming \$25.00 ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Outgoing	\$40.00	
ATM Transactions ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	International		
ATM Photos At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Incoming	\$25.00	
At Credit Union \$10.00 At Network Locations Actual Cost CU or CO-OP Transactions Free Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	ATM Transactions		
At Network Locations CU or CO-OP Transactions Retwork ATMS Withdrawals Inquiries State Transfers State *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS *Not All ATMS Empty Envelope Misapplied Deposit (Member Error) Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	ATM Photos		
CU or CO-OP Transactions Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	At Credit Union	\$10.00	
Network ATMS Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	At Network Locations	Actual Cost	
Withdrawals \$2.00* Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	CU or CO-OP Transactions	Free	
Inquiries \$2.00* Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Network ATMS		
Transfers \$2.00* *Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00* *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Withdrawals	\$2.00*	
Plus Any Fee Acquired from that ATM Deposits at Foreign ATMS \$2.00 *Not All ATMS Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Inquiries	\$2.00*	
*Not All ATMS *Not All ATMS Empty Envelope Misapplied Deposit (Member Error) Share Draft Checking Check Orders Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Transfers	\$2.00*	
*Not All ATMS *Not All ATMS Empty Envelope Misapplied Deposit (Member Error) Share Draft Checking Check Orders Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	*Plus Any Fee Acquired from that A	ATM	
Empty Envelope \$25.00 Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Deposits at Foreign ATMS	\$2.00*	
Misapplied Deposit (Member Error) \$2.00 Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	*Not All ATMS		
Share Draft Checking Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Empty Envelope	\$25.00	
Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Misapplied Deposit (Member Error)	\$2.00	
Check Orders Prices Vary Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Share Draft Che	ecking	
Members 62 and older may order one free box of MSA checks per year. Members must cover postage fee.	Check Orders Prices Vary		
checks per year. Members must cover postage fee.	·		
	checks per year. Members must cover postage fee.		



Share Draft Checking	Continued	
Check Paid by Credit Union	\$27.00	
Against Insufficient Funds	·	
Copy of Original Draft	\$5.00	
2 Free Per Statement	,	
Courtesy Pay*	\$27.00 Per Transaction	
*Includes Debit Card Transactions if member		
Returned Item	\$27.00 Per Presentment	
Reverse Deposit and/or Adjustment	\$25.00	
Made at Servicing Bank		
Stop Payment	\$27.00	
Temporary Checks	\$2.00 Per Sheet of Four	
Loans		
Duplicate Title/Lien Satisfied	\$25.00	
Out of State Transfer	\$25.00	
Force Place Insurance Fee	\$25.00	
Loan Payment by Phone	\$10.00 Per Item	
(External Checking)		
Monthly Billing Statement	\$25.00 Per Year	
Returned Payment	\$25.00	
Transfer/Other Lender	\$25.00	
Individual Retirement Accounts		
Closing	\$10.00	
Term Shar	e	
Early Withdrawal Penalty	Refer to Truth in	
	Savings Disclosure	
VISA® Credit Card		
Annual	Free	
Cash Advance	2%-\$5.00 Minimum	
Late Payment	Refer to VISA® Agreement	
Copies of Charge Slips or Other	Refer to VISA® Agreement	
Transaction Docs		
Replacement of VISA® Credit Card or PIN	Refer to VISA® Agreement	
Virtual Branch		
All Accounts	Free	
First Cal FCU App	Free	
Transaction Research	\$45.00	
Bill Pay Expedited Payment		
Electronic Same Day	\$9.95	
Check Next Day	\$14.95	
Bill Pay Stop Payment	\$27.00	

Note: All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required charge. The Credit Union may charge any of your accounts for any charges that are due. Any fees or charges assessed to the Credit Union for extra services or special handling of your account will be passed on to you. We reserve the right to change this Fee Schedule at any time. We will notify you of any changes in charges that may be imposed on any account in the normal course of business but may not notify you of charges for extraordinary services furnished at your specific request.

Stationary Lien Notification: If you are in default on a financial obligation to the Credit Union, federal law gives the Credit Union the right to apply the balance of shares and dividends in your account(s) at the time of default to satisfy that obligation. Once you are in default, the Credit Union may exercise this right without further notice to you.

Escheat Notice: Required notice under Unclaimed Property Law to members advising that their property will escheat to the state unless there is activity or response to the notice.

