



## BUSINESS SCHEDULE OF CURRENT CHARGES

ACCOUNT FEES	FEE	OTHER SERVICES	FEE
Checking Packages		Bill Pay	
Business Dividend with balance below \$50,000	\$50.00 per month	Interest charge related to the collection of unpaid amounts	1.50% monthly interest**
Business Premium with balance below \$5,000	\$25.00 per month	Overnight Payment	\$25.00
DBA Accounts <sup>†</sup> (opened prior to 12/31/03) with balance below \$5,000	\$6.50 per month	Cash and Coin Orders	\$3.00 per order
Electronic Checking <sup>†</sup> - more than 6 branch visits	\$10.00 per month	Check Copies	\$3.00
Partner Checking <sup>†</sup> (opened prior to 2/1/12) with combined balances below \$50,000	\$20.00 per month	External Card Loan Payment	\$12.00
Small Business Checking <sup>†</sup> (opened prior to 2/1/12) with balance below \$500	\$10.00 per month	Foreign Collection Item	\$100.00+ actual cost
Excess Cash Transaction Charge	\$1.00 per \$1,000	Garnishment/Levy Fee	\$100 per incident
Excess Non-cash Transaction Charge	\$0.10 per item	Mailed Statement	\$7.00
Negative Balance Fee (after 6 days)	\$7.00	Money Order	\$4.00
NSF (courtesy pay items - check, ACH or debit card)	\$35.00	Official Check	\$6.00
NSF (returned items - check, ACH or debit card)	\$35.00	Online External Transfer	\$2.00 <sup>†</sup>
Overdraft Transfer	\$7.00	Overnight Delivery	\$25.00
Returned Item	\$12.50	Research	\$1.00 pg/\$20.00hr
Returned Self to Self Item	\$35.00	Shared Branch Transactions	\$5.00 per day
Stop Payment (Check or ACH)	\$35.00	Statement Copy Fee	\$7.00 per month
Stop Payment Removal	\$10.00	Temporary Check Fee	\$6.00 per order
		Wire Transfer	
		Incoming	\$15.00
		International Outgoing	\$50.00
		Outgoing	\$25.00
		Returned ACH/Wire	\$35.00
		ATM/DEBIT	FEE
		ATM Withdrawal (all other networks)	\$3.00
		Card Replacement	\$5.95
		Foreign Currency Conversion	1.00% of US dollar transaction amount
		Foreign Non-Currency Conversion	0.80% of US dollar transaction amount
		Inquiries (all other networks)	\$1.00 <sup>††</sup>
		Point of Sale Denial	\$2.00
		Rush Card	\$30.00
MEMBERSHIP	FEE		
Abandoned Property	\$100.00		
Bad Address	\$11.00 per month		
Below Minimum Relationship	\$8.00 per month		
Closed Account Within 180 Days	\$25 (or balance if <\$25)		
Inactive/Dormant Member Account	\$15.00 per month		

\*Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free

\*\*In using the Bill Pay Service, including related Bill Pay Services, you are requesting the Bill Pay Service to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account, the transaction may not be completed. In some instances, you will receive a return notice from the Bill Pay Service. In such case, you agree that for any amount not reimbursed to the Bill Pay Service within fifteen (15) days of the initial notification, a late charge equal to 1.50% monthly interest or the legal maximum, whichever rate is lower, for any unpaid amounts may be imposed.

<sup>†</sup> Product no longer offered

• All charges are per occurrence, per page, or per item, unless otherwise noted. All per hour charges are at a minimum of one hour. Fees are subject to change.  
Federally insured by NCUA.