



MEMBER SCHEDULE OF CURRENT CHARGES

ACCOUNT FEES	FEE	OTHER SERVICES	FEE
Go Premium Checking Monthly Fee	\$4.95 per month	Assisted Funds Transfer	\$5.00
Go Full Access Checking Fee	\$4.95 per month ³	Bill Pay	
Go Further Checking Fee	\$9.95 per month ³	Interest charge related to the collection of unpaid amounts	1.50% monthly interest ²
Negative Balance Fee (after 6 days)	\$6.00	Overnight Payment	\$20.00
NSF (courtesy pay items ⁵ - check, ACH or debit card)	\$35.00	Check Copies	\$2.00
NSF (returned items - check, ACH or debit card)	\$35.00	Early Paycheck ACH	\$3.00
Overdraft Transfer	\$8.00 ⁴	External Source Loan Payment	\$12.00
Returned Item	\$12.50	Foreign Collection Item	\$50.00+actual cost
Returned Self to Self Item	\$35.00	Garnishment/Levy Fee	\$50 per incident
Stop Payment (Check or ACH)	\$35.00	Gift Card Purchase	\$3.95
Stop Payment Removal	\$10.00	HSA Service Fee	\$2.50 per month
		IRA Transfer (outgoing)	\$50.00
MEMBERSHIP	FEE	Loan Coupon Book Request	\$10.00
Abandoned Property	\$60.00	Loan Late Payment	5% of amount due with a minimum of \$30.00
Bad Address	\$10.00 per month		
Below Minimum Relationship	\$7.00 per month	Mailed Statement	\$6.00 ¹
Closed Account Within 180 Days <\$25)	\$25 (or balance if <\$25)	Money Order	\$4.00
Inactive/Dormant Member Account	\$15.00 per month ¹	Official Check	\$6.00
		Online External Transfer	\$2.00
ATM/DEBIT	FEE	Overnight Delivery	\$15.00
ATM Withdrawal (all other networks)	\$3.00	Research	\$1.00 pg/\$20.00 hr
Card Replacement	\$5.95	Shared Branch Transactions	\$3.00 per day
Foreign Currency Conversion	1.00% of US dollar transaction amount	Statement Copy Fee	\$6.00 per month
Foreign Non-Currency Conversion	0.80% of US dollar transaction amount	Temporary Check Fee	\$5.00 per order
Inquiries (other ATM networks)	\$1.00 ⁶	Verification of Deposit	\$15.00
Point of Sale Denial	\$2.00	Wire Transfer	
Rush Card	\$25.00	Domestic Outgoing	\$25.00
		Incoming	\$10.00
		Incoming (mortgage payoff)	\$14.95
		Returned ACH/Wire	\$35.00
		Youth Card Purchase	\$4.95
		Youth Card Reload (Community Financial Center reload only)	\$4.00

¹ Fee waived for primary account members under 18.

² 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.

³ Fee waived if monthly usage requirements are met. See terms and conditions for Go Checking accounts in the Account Disclosure for additional details.

⁴ Fee waived for members under 12 and over 65

⁵ The full amount of the overdraft balance plus related fees will be due immediately, but in no event more than 14 days after the date of the occurrence. Fee applies to checks, ACH and electronic payments, debit purchases, point of sale purchases, ATM withdrawals, and any transaction resulting in a negative balance. Courtesy Pay will not cover transactions if a member is opted out of the program, is not opted into Reg E for debit card purchases, or amount exceeds Courtesy Pay balance.

⁶ Balance inquiries at GTE, CO-OP, or Presto Network ATMs are free (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.