

<b><u>Visa</u></b>		<b><u>Fees</u></b>
Cash Advance		\$3.00
Late Fee		\$10.00
Over Limit Fee		\$10.00
<b>Returned Check</b>		<b>\$25.00**</b>
Replace Card – Lost or Stolen		\$7.50*
Over Night Replacement	one card	\$35.00*
	two cards	\$45.00*
Replace Damaged Card		\$3.00*
<b><u>Loan</u></b>		
<b>Late Fee</b>		<b>\$20.00**</b>
<b>Real Estate Late Fee</b>		<b>\$25.00**</b>
<b><u>Share Draft/Checking</u></b>		<b><u>Fees</u></b>
<b>Returned Draft – NSF</b>		<b>\$25.00**</b>
<b>ACH Returned –NSF</b>		<b>\$25.00**</b>
<b>Stop Payment</b>		<b>\$15.00**</b>
Draft Reconciliation		\$12.00 per hour
Photo Copies of Drafts		\$2.00 each
Collection Items (INCOM)		\$5.00
<b>Courtesy Pay</b>		<b>\$25.00**</b>
<b><u>ATM</u></b>		<b><u>Fees</u></b>
Replace Lost ATM Card		\$15.00*
Replace Closed ATM/Debit Card		\$15.00*
Replace Damage ATM / Debit Card		\$3.50*
Overnight Replacement		\$52.00
Both Card & PIN Replace		\$104.00
<b>ATM/Debit Card Overdraft</b>		<b>\$25.00**</b>
Foreign Transaction at ATM		\$1.00
<b><u>Other Fees</u></b>		<b><u>Fees</u></b>
Money Orders, Cashiers Checks, Corporate Drafts		\$1.00 each
Travelers Checks	1 Signature	1% of purchase
	2 Signatures	1.5% of purchase
Wires	Domestic	\$18.00
	Foreign	Varies
Account Research		\$12.00 per hour
<b>Stop Payment- Money Orders</b>		<b>\$15.00**</b>
<b>Stop Payment- Cashiers Checks</b>		<b>\$15.00**</b>
Microfiche Copy		\$2.00 each
Nonmember Check Cashing		\$5.00
<b>Returned Deposit Checks</b>		<b>\$10.00**</b>
Print Out of Statement		\$1.50 per page
Early Closure Fee- Account Closed Within 30 days		\$20.00
Reinstatement Fee		\$5.00
Reinstatement Fee After Early Closure		\$20.00
Reinstatement Fee After 2 Closures		\$100.00
Statement Handling (Hold)		\$3.00 per quarter
Return Mail Fee		\$3.00

Safety Deposit Fees	3X5	\$12.00 annually
	3X10	\$20.00 annually
	5X10	\$25.00 annually
	10X10	\$40.00 annually
Enforce Reg D – After 6 Withdrawals from Share Account		\$1.00 each
Coin Services		10% for all non members
Foreign Check Processing		\$25.00

\*You may be assessed the actual cost the credit union is charged.

**\*\*New fees effective May 1, 2010**