



Fee Schedule
Effective 01/01/2019

Share Account Fees

- Dormant Account \$10 per month (no activity for 12 months)
- Christmas Club Withdrawal..... \$3 per occurrence
- Saver’s Sweepstakes Withdrawal..... \$10

Checking Account Fees

- Monthly Service Fee..... \$5
You may avoid this fee when you meet any of the following:
 1. Have direct deposit to your checking account
 2. Are a full-time student
 3. Your total daily balance of all deposits under the same account number is at least \$500

Dividend Checking Account Fees

- Monthly Service Fee..... \$7
You may avoid this fee by keeping a minimum daily Dividend Checking balance of \$1,000.

EasyOne Checking Account Fees

- Monthly Service Fee..... \$5
You may avoid this fee when you use any one of the following at least one time during the month:
 1. Internet banking
 2. Mobile banking
 3. Debit card
- Five checks per month allowed, after that \$0.20 per check.

AchieveOne Money Market Account Fees

- Monthly Service Fee..... \$15
You may avoid this fee by keeping a minimum daily AchieveOne Money Market balance of \$25,000.

Other Checking Account Fees

- Debit Card Replacement \$5
- NSF (non-sufficient funds) & Courtesy Pay \$28
- Checking Account Closed by the Credit Union \$50
- MasterCard Currency Conversion. 1% of transaction

Other Service Fees

- Account Closure (within 90 days of opening)..... \$10
- Account Research/Reconciliation..... \$25 per hour
- Bill Payer (inactivity fee)..... \$4.95 after 60 days non-usage
- Cashier’s Check/Money Order \$5 per item
- Check Cashing (non-member)..... \$5 per check
- Check Deposit – Canadian..... \$25
- Check Deposit – foreign (non-Canadian)..... \$35
- Copies of Items \$6 per item
(Includes paid checks, deposit items, cashier’s checks, money orders, statements, account activity and other credit union documents; no charge for online check images or mortgage related documents)

Safe Deposit Boxes

Box Size	Annual Fee
• 3 x 5.....	\$20
• 5 x 5.....	\$25
• 3 x 10.....	\$30
• 5 x 10	\$45
• 10 x 10.....	\$75
Drilling Expense	As billed
Replacement Key	\$25 per key

Business Account Fees

- Business Checking \$4 per month
Excess activity after 200 items..... \$0.20 per item
- Business Bill Payer (60 day free trial) \$5.95 per month and \$0.45 per transaction after 10
- Business Bill Payer (inactivity fee) \$4.95 after 60 days of non-usage
- Cash Purchase..... \$0.25 per strap (waived with 3 or more services)
- Coin Purchase \$0.25 per roll (waived with 3 or more services)

Paper Statement Fees

- Monthly Service Fee \$3
You may avoid this fee by enrolling in e-statements.

Loan Fees

- Mortgage Subordination Request \$100
- Mortgage Satisfaction Recording..... \$30
- Commercial and Consumer Loan Payoff Fax Request \$15

**Other loan fees will be disclosed with your loan application and/or loan documents

- Fax (send/receive)..... \$2 per page
- Garnishment/Tax/Levy \$50
- Line of Credit Transfer to Cover Overdrafts..... \$5 per transfer
- Photocopy..... \$0.25 per page
- Return Item..... \$15 per item
- Return Mail \$10 per occurrence
- Rolled Coin \$0.25/roll
- Stop Payment..... \$28 per item or range
- Strapped Currency \$0.25/strap
- Wire Transfer (incoming) \$10 per item
- Wire Transfer (outgoing/domestic) \$20 per item
- Western Union Money Order (domestic)..... \$40 per item