



Fee Schedule Effective 05/29/2020

Share Account Fees

- Dormant Account \$3 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

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 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 Modification Fee \$200
- Commercial Loan Modification Fee \$300
- Mortgage Subordination Request \$100
- Mortgage Satisfaction Recording Fee \$30
- Commercial and Consumer Loan Payoff Fax Request \$15

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