



Fee Schedule Effective 4/1/2026

**Share Account Fees**

- Dormant Account ..... \$5 per month (no activity for 12 months)
- Christmas Club Withdrawal..... \$3 per occurrence
- Dream Account Withdrawal ..... \$3 per occurrence

**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.

**Basic 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. Digital banking
  2. 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 ..... \$8
- NSF (non-sufficient funds) & Courtesy Pay ..... \$28
- Checking Account Closed by the Credit Union ..... \$50
- Visa Currency Conversion..... 1% of transaction

**Other Service Fees**

- Account Closure (within 90 days of opening)..... \$10
- Account Research/Reconciliation..... \$30 per hour
- Bill Payer (inactivity fee)..... \$6 after 60 days non-usage
- CARFAX Vehicle History Report..... \$15 (Up to two free with an active used-auto loan application)
- Cashier's Check/Money Order ..... \$3 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.....	\$30
• 5 x 5.....	\$40
• 3 x 10.....	\$45
• 5 x 10.....	\$60
• 10 x 10.....	\$90
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) ..... \$6 per month and \$0.50 per transaction after 10
- Business Bill Payer (inactivity fee)..... \$6 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)

**Business 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.

**Paper Statement Fees**

- Monthly Service Fee ..... \$5  
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 eRecording Fee ..... \$35.99

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

- Fax (send/receive)..... \$2 per page
- Garnishment/Tax/Levy..... \$50
- Photocopy ..... \$0.25 per page
- Bad Address ..... \$7 per occurrence
- 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