



Fee Schedule Effective 9/16/2026

Share Account Fees

- Paper Statement Fee \$5 per month
You may avoid this fee by enrolling in e-statements.
- 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
- Positive Pay..... \$35 per month

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.

Loan Fees

- Mortgage Modification Fee \$200
- Commercial Loan Modification Fee \$300
- Mortgage Subordination Request \$100
- Mortgage Satisfaction eRecording Fee \$36.31
- Commercial Satisfaction eRecording Fee \$72.62

**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