

**2016 Fees - Changes appear Bold with \***

Effective March 1, 2016

**GENERAL FEES**

Reopen Account—all shares		\$25.00
Account Number Change	shares only	\$10.00
	shares/loans or shares/cds	\$20.00
	shares/loans/cds	\$30.00
Check Cashing Fee		\$5.00
Account Ownership Change (if abused)	Shares OR cds only	\$10.00
	shares & cds	\$20.00

<b>Bill Payment</b>		<b>\$2.50*</b>
<b>Wire Transfer-Incoming</b>		<b>\$2.00*</b>
<b>Wire Transfer</b>		<b>\$15.00*</b>

International Wire Transfer		\$35.00
ACH Origination		\$10.00
Telephone Calls		Cost

**Overnight Delivery Cost + \$10.00\***

Postage		Cost
Return Mail		\$5.00
Collection Items	Greater of cost or	\$15.00

**Stop Payment Official Check \$35.00\***

**Certified Check (to Member in person) \$1.00\***

**Certified Check (mailed to Member) \$2.00\***

**Certified Check (third party) \$2.00\***

**Certified Check (mailed to 3rd party) \$3.00\***

Fax Fee (per page)		\$1.50
Photocopy (per page)		\$0.25
Account Printout (first page)		\$1.00
	(additional pages)	\$0.50

Return Deposit (check)		\$25.00
UP Check Cashing	(non-member, UP checks only)	\$5.00
Account Verification (from other lenders)		\$5.00

**Execution, Garnishment, Levies \$50.00\***

Locator Fee		\$1.00
Coin Counting (unless deposited by Kid's Club Member)		3.00%
Transaction Fee (per trans over 6 savings account trans/month)		\$5.00

**VISA CARD FEES**

Annual Fee		None
Overlimit Fee (per transaction)		\$20.00
Late Charge		\$20.00
Replacement Card or PIN		\$5.00
Rush Order - Replacement Card or PIN	Cost plus	\$5.00
Card Recovery		\$65.00
Copy of Transaction		\$10.00
Use of Closed Account		\$10.00

**SHARE DRAFT FEES**

Overdraft Transfers (from loan)		None
Return Check or ACH Charge		\$25.00
Negative Balance Charge	overdrafts, ACH or check cleared	\$25.00
"On-Track" Fee (per item)		\$25.00

Check Copy (cleared check)		\$2.00
Stop Payment (single/range of checks)		\$20.00
Account Balancing (minimum \$20.00; per hour)		\$20.00
Account Research (minimum \$20.00; per hour)		\$20.00
Monthly Service Charge		None
Counter Checks (per page)		\$1.00
Draft Printing		Cost

**LOAN ACCOUNT FEES**

Late Charge (consumer, 2nd mortgage, HELOC)		\$25.00
Late Charge (1st mortgage)	5% of delinquent amount	
Filing Fees		Cost
Extension/Skip-A-Payment	1st loan	\$25.00
	subsequent loans	\$5.00
Add-On of Less Than \$1000.00		\$50.00
Real Estate Loan Origination Fee		0.5 – 1.0%
Credit Report for Real Estate Loans		Cost
Appraisal for Real Estate Loans		Cost
Loan Application Fee (within 6 months of denial)		\$25.00
Existing Loan Refinance Application Fee	unsecured	\$50.00
	secured	\$100.00
	mortgage	\$500.00

**SPECIAL ACCOUNT FEES**

Account Closed within 90 days or 3 months		\$10.00
Christmas Club Early Withdrawal		\$10.00
Money Market Below Minimum Balance	per month	\$10.00
Money Market Excess Withdrawals	over 3 per month, per item	\$15.00
<b>Inactive Account</b>	(no activity for 1 year; excludes Money Market & IRA fee per month)	<b>\$10.00*</b>
Dormant Account Surrendered to State (no activity/no address)		\$25.00
Early Withdrawal on Certificates:		

<u>Certificate Term</u>	<u>Penalty</u>
one year or less	90 days' interest
over one year	180 days' interest

**ATM Non-member fee \$2.00\***

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