



## 2025 Fees and Service Charges

Membership and Accounts	
New Membership	\$10.00 one-time (waived under 18 years of age)
Business Checking (Sole Proprietor)	\$10.00 per month
Fresh Start Checking	\$5.00 per month
Paper Statement Fee	\$2.00 per statement mailed (Waived for electronic delivery, KidsOne Club and ages 70+)
Check Printing	See Catalog for Pricing
Nonsufficient Funds (NSF) and Returned Items	
Non-Sufficient Funds	\$14.00 per item
Non-Sufficient Funds Item Paid (Courtesy Pay)	\$14.00 per item
Returned Item	\$14.00 per item
Returned Item 3 <sup>rd</sup> Party	\$0.00
Co-Op ATM/Shared Branch Deposit Adjustment	\$10.00
Returned Payment (Indirect Auto Loan)	\$15.00 per return
Account Servicing	
Stop Payment	\$25.00
Check Share Draft Copies including Bill pay checks	Free via digital banking \$10.00 (Up to 2 copies per statement cycle no charge)
Statement Copy (Account and Credit Card)	\$5.00 per statement cycle
Account Research or Reconciliation	\$35.00 per hour plus document cost
Verification of Deposit	\$20.00
Account Verification Letter	\$20.00
Account Verification Letter – RUSH	\$35.00 same day service
Deposit Item Copy	\$10.00
Legal Orders/Levies Received	\$35.00
Plastic Card Fees	
Debit and Credit Card Replacement	Free Instant Issue at branches Free (US Mail 7-10 business days) \$35.00 Card Rush Fee
ATM Card Replacement	Free (US Mail 7-10 business days) \$35.00 Card Rush Fee
Cashier's Checks	
Cashier Checks (one free per month)	\$5.00
Replacement of Cashier Check	\$5.00
Copy of Paid Cashier Check	\$5.00

Other Account Fees	
Inactive Account (Savings only, 12 months of no activity)	\$2.00 per month
Bad Address	\$5.00 per year
Escheat Notice (mail or email)	\$5.00 per notice
Membership Closure within 90-days of Opening	\$15.00
IRA Closing/Transfer	\$35.00
Health Savings Account Closing/Transfer	\$35.00
Early Club Account Withdrawal	\$10.00
Non-Member Check Cashing	\$10.00
Money Market Fees	
Fee for More than 3 Checks Clearing per Month	\$25.00 per month
Money Market Below Minimum Balance Fee	\$10.00 per month
Miscellaneous	
Bank Wire	\$35.00 Domestic - In Branch
Bank Wire Repetitive	\$20.00
Set up of Repetitive Bank Wire	\$35.00
Notary	Credit Union documents-Free \$10.00 Non-Credit Union documents per Notary
Medallion Signature Guarantee	\$10 per Medallion Guarantee
Outgoing Foreign Collection Items (Originating financial institution may also impose a fee)	\$35.00 each
IRS Name/TIN mismatch	\$150.00
Real Estate Lending	
Mortgage Demand for Payoff	\$50.00
Mortgage Demand Fee Updates	\$50.00
Subordination Fee	\$350.00
Real Estate Modification	\$2,400 to \$3,600
Consumer Lending	
Skip-A-Payment	\$35.00
Consumer Loan Payoff Demand	\$10.00
Refinance/Modification of Consumer Loan	\$50.00
DMV Fees	
Non-Dealer DMV	\$15.00 (3rd party fee & subject to change without notice)
Out of State DMV	\$25.00 Processing Fee
Vehicle Registration Inquiry	\$3.00 (3rd party fee & subject to change without notice)
Notarized Lien Release	\$10.00
Duplicate Title Fee	\$25.00
Third Party Transfer	\$10.00
Overnight Express Delivery/Letter	
Domestic	\$30.00
International	\$35.00

Any new or updated fees on this list will be effective May 1, 2025. The Credit Union reserves the right to change this information as a result of any changes in regulations, law or policies.

