The following fees may be assessed against your account and the following transaction limitations, if any apply to your account.

Replace ATM Card ...................... $0
Replace Visa Check Card ........... $0
Check printing ...................(fee depends on style and quantity of checks ordered)

Deposited checks returned unpaid ...................... $10.00 per item
Inactive Account Fee ................... $15.00 per quarter

An account is considered inactive if no withdrawals, deposits or payments other than dividends have been made to the account for one year. The fee is waived if you have an aggregate balance of $2,500.00, OR a service of the Credit Union (Share Certificate, IRA, a loan product, or a Safe Deposit Box) OR if the account is a trust, OR if the primary account holder is younger than 18 years old.

Non-sufficient funds .......................................................... $30.00 per item
Overdraft protection transfers from savings or other share accounts ......................................................... $5.00 per transfer
Account activity printout ........................................................... $1.00 per page
Account research ................................................................. $25.00 per hour
Account balancing assistance .................................................. $25.00 per hour
Stop payments ...................................................................... $32.00 each
Domestic outgoing wire transfer .............................................. $25.00
International incoming wire transfer ........................................ $10.00

Account closed within 180 days of opening ............... $25.00
Account reopened within 90 days of closing .............. $25.00
Account statements returned for incorrect address ....... $10.00
Photocopy ........................................................................... $1.00 per page
Copy of check .................................................................... $1.00 each
Statement copies................................................................. $1.00 per page
Fax .................................................................................... $1.00 per page
Collection item ................................................................... $25.00 each
Bill payment service .......................................................... Free
Legal Processing Fee ................................................... $100.00 per item
Key replacement ............................................................... $5.00 each
Coin purchase ................................................................. $0.15 per roll
Paper Statement Fee .................................................. $5.00 per statement cycle
Business Checking Maintenance Fee ....................... $15.00 per statement cycle

Fee waived if average daily balance of $500 is maintained