

## Checking Account Fees

Courtesy Advance Fee	\$30.00 **
Non-Sufficient Funds (NSF) Fee	\$30.00 **
Stop Payment***	\$25.00
Check Copy***	\$5.00 *
Printed Account History***	\$5.00 *
Account Research***	\$25.00
Past Printed Statement Copies***	\$5.00 per page **
Returned Deposit Item Fee	\$30.00
ATM Usage Fee <i>(after monthly maximum usage amount exceeded)</i>	\$2.00 per usage **

### Diamond Dividend Checking

Monthly Fee - Includes 8 Free ATM Transactions <i>(with a minimum balance of \$1,500)</i>	FREE
<i>If balance under \$1,500</i>	\$4.95

### Crystal Free Checking

Monthly Fee - Includes 6 Free ATM Transactions (no minimum balance requirement)	FREE
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### Clear Path Checking

Monthly Fee- Includes 4 Free ATM transactions <i>(with direct deposit of \$1,000 or more)</i>	FREE
<i>If direct deposit under \$1,000</i>	8.95
POS (Point of Sale) Debit Card PIN Based Purchase	\$2.00 per usage
Shared Branching Transactions, withdrawals only	\$2.00 per usage
ACH transaction fee, debits only	\$2.00 per usage
Check Withdrawal	\$2.00 per usage

### Electronic Services

Online Banking - Bill Pay	FREE
Optional Services	See Bill Pay Disclosure
Electronic Statements	Free
Mobile & Text Banking	Free

## Debit Card Fees

Replacement Card	\$5.00 **
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## Other Fees

Money Market Monthly Fee <i>(with a minimum balance of \$1,000)</i>	FREE
<i>If balance under \$1,000</i>	\$6.95
Money Orders	\$1.00 **
Garnishments/Levies	\$25.00
Returned Mail	\$5.00
Early Christmas Club Withdraw	\$10.00
Reopen Closed Christmas Club	\$10.00
Cashiers Check	\$2.00 **
Wire Out - Domestic	\$20.00 **
Wire Out - International	\$25.00 **
Wire Transfer In	\$5.00 **
VISA Gift Card	\$2.50
Inactive Account Fee <i>(per month)</i>	\$5.00
CD Early Withdrawal Fee <i>(Equal to 90 days dividends on the amount withdrawn)</i>	See Savings Disclosure

EFFECTIVE DATE: DECEMBER 15, 2013. FEES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. \* FEE CAN BE AVOIDED BY USING ONLINE BANKING VISIT OUR WEBSITE FOR TIPS ON HOW TO AVOID FEES. \*\* PART OR ALL FEES MAY BE WAIVED WITH CONNECTMORE PARTICIPATION, REFER TO PROGRAM DETAILS FOR COMPLETE INFORMATION. \*\*\* APPLIES TO ALL CREDIT UNION ACCOUNTS.



## Consumer Lendings Fees

Secured Loan Processing Fee	\$95.00
Unsecured Loan Processing Fee	\$95.00
Late Fee (10 days past due date)	\$25.00 *
Skip-A-Payment Processing Fee	\$25.00

## Platinum Visa Credit Card Fees

Returned Check	\$25.00
Draft Retrieval	\$5.00
Replacement Card	\$5.00
Late Fee (5 days past due date)	up to \$25.00

## Home Equity Loans

Credit Report Fee	\$50.00
Processing Fee	\$75.00
Annual Fee	\$35.00
Over Limit Fee	\$10.00
Late Fee	\$25.00
Non Sufficient Funds Charge	\$30.00
Minimum Advance Fee	\$15.00

*Other Fees May Apply*

## First Mortgage Loans

Credit Report Fee	\$25.00
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*Other Fees May Apply*

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EQUAL OPPORTUNITY  
**LENDER**

