

## 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 (after monthly maximum usage amount exceeded)	\$2.00 per usage**

## Diamond Dividend Checking

Monthly Fee - 8 Free ATM Transactions (minimum balance of \$1,500)	FREE
If balance under \$1,500	\$4.95

## Crystal Free Checking

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

Monthly Fee- 4 Free ATM transactions (direct deposit of \$1,000+)	FREE
If direct deposit under \$1,000	\$8.95
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 (minimum balance of \$1,000)	FREE
Card Processing Fee	\$10.00 per \$500.00
If balance under \$1,000	\$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 (per month)	\$5.00
CD Early Withdrawal Fee	See Terms & Conditions

Effective date: February 19, 2015. Fees are subject to change without notice. \*Fees 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

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	\$20.00
ARM Relock Fee	\$295.00/\$500.00**

**Other Fees May Apply**

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