

FEETYPE/DESCRIPTION	FEE AMOUNT/FREQUENCY	DEVELOPMENT	TOPAZ	SAPPHIRE	EMERALD
ACCOUNT FEES					
Acct closed in first 6 mo	\$15	x	x	x	x
Inactive Account*	\$5 per month	x	x	x	x
*Dividends will not be paid on inactive accounts.					
Balance Below Minimum	\$15	x	x	x	x
Account remaining below min.	\$10 per month	x	x	x	x
Club account early withdrawal	\$15	x	x	x	x
Annual IRA maintenance fee	\$10 per year	x	x	x	
Check cashing with aggregate bal below \$100	5% of face value \$5 min \$25 max	x			
Cashier's Check (one free per day)	\$2 each	x			
Money Order	\$2 each	x			
Western Union Incoming funds	\$10	x	x	x	
Western Union Transfer - Mexico up to \$5k	\$25	x	x	x	\$20
Western Union Transfer - International up to \$10k	\$50	x	x	x	\$45
Western Union Transfer - Domestic up to \$10k	\$20	x	x	x	\$15

CHECKING FEES					
NSF	\$30 each	x	x	x	x
Member Privilege-courtesy pay	\$30 each	x	x	x	x
Overdraft protection transfer from savings or LOC	\$5 each	x	x	x	x
Deposited check returned unpaid	\$15 each	x	x	x	x
-if drawn on acct at other institution	\$30 each	x	x	x	x
-Deposited foreign check returned unpaid	\$30 each	x	x	x	x
Checking account closed by credit union	\$25	x	x	x	x
Stop Pay on member check	\$25	x	x	x	x
-Through home banking or CU connection	\$15	x	x	x	x
Stop Pay on Corporate check or ACH	\$25	x	x	x	x
Reinstatement or Extension of Stop Pay	\$10	x	x	x	x
Check Copy less than 6 mo (first 3 FREE per month)	\$3 each	x	x	x (first 8 Free)	x (first 12 Free)
Check copy More than 6 mo old	\$8 each	x	x	\$7	\$6
Copy of Deposited Item	\$3 each	x	x	x	
Counter Checks (FREE with new account)	\$0.50 per check	x	x	x	
Money Market Checks	\$0.50 per check	x	x	x	
Collection Item	\$20 each	x	x	x	x
Uncollected Funds	\$30 each	x	x	x	x

TRAVELERS CHECKS/GIFT CARD FEES					
American Express Traveler's checks	1% of face value	x	x	x	.50% of face value
American Express Dual Signature Travelers Checks	2% of face value	x	x	x	
American Express Gift Check	\$2	x	x	x	x
Visa Gift Card	\$5	x	x	x	x

WIRE FEES					
Wire Transfer-Incoming	\$10 each	x	x	x	
Wire Transfer-Outgoing Domestic	\$20 each	x	x	x	x
Wire Trnsf. -Outgoing International-US or foreign funds	\$40 each	x	x	x	x
Wire Trace	\$35 each	x	x	x	x

CERTIFICATE EARLY WITHDRAWAL PENALTIES					
3-6 Month Certificate	3 months of dividends	x	x	x	x
7-12 Month Certificate	6 months of dividends	x	x	x	x
13-60 Month Certificate	9 months of dividends	x	x	x	x

BILL PAYER FEES					
Bill payer fee (FREE with e-statements)	\$4.95 per month	x	x	x	
Returned payments	\$15 per item	x	x	x	x
Copy of Bill Payer Check (Free via Home Banking)	\$10 each	x	x	x	x
Stop Payment of Bill Payer Check	\$25 each	x	x	x	x

LOAN FEES					
Skip a Pay or Loan Extension	\$25 each	x	x	x	x
Change in Terms	\$25 each	x	x	x	x
Subordination Fee	\$125 each	x	x	x	x

CONSUMER LOAN REDUCTIONS					
Loan balance \$7500 or less	\$100	x	x	x	x
Loan balance \$7501-\$14,999	\$175	x	x	x	x
Loan balance \$15,000 or greater	\$275	x	x	x	x

MISCELLANEOUS FEES					
Statement Copy (Free via Home Banking)	\$3 each	x	x	x	x
Print out of Account	\$1.50 per page	x	x		
ATM/Debit/Credit card PIN reissue	\$5 each	x	x		
Copy of VISA DEBIT/CREDIT receipt	\$15 each	x	x	x	x
Reconciling Account Beyond 1 month	\$30 per hr - 1/2 hr minimum	x	x	x	x
Records Research Fee	\$30 per hr - 1/2 hr minimum	x	x	x	x
Fax Transmission - Long distance (incoming/outgoing)	\$2 per page	x	x	x	
Photocopies	FREE				
Corporate Check Conversion	\$15 each	x			
Hand processing Incorrectly Encoded Check	\$3 each	x	x	x	x
Home Banking	FREE				
Notary Fee	\$3 per signature	x	x	x	
Garnishment/Levy/Order to Withhold	\$20 per request	x	x	x	x
Foreign item deposit	\$5 per item	x	x		
Non-endorsement of business deposits	\$5 per deposit	x	x	x	x

SAFE DEPOSIT BOX					
	REGULAR RATE/PREMIER CLUB RATE				
3X5	\$20 annually/\$16 annually	x	x	x	\$16
3x10	\$35 annually/\$28 annually	x	x	x	\$28
5x10	\$45 annually/\$36 annually	x	x	x	\$36
10x10	\$85 annually/\$68 annually	x	x	x	\$68
Special services (key/lock replacments)	Mkt cost from vendor	x	x	x	x

MERCHANT BANKCARD SERVICES					
VISA/Mastercard	Varies	x	x	x	x
Discount Rate	Varies	x	x	x	x

DETAILS:					
Development = savings only	Eligible active services:	x	full fee applies		
Topaz = 1 - 3 services	Checking, Dir. deposit, DEBIT card, Bill payer, IRA, Certificate, e-statements,		Topaz account fee waived/discouted		
Sapphire = 4 - 6 services	Visa CREDIT card, Consumer loan, 1st Mtg, 2nd Mtg, Safe Deposit box,		Sapphire account fee waived/discouted		
Emerald = 7 or more services	Holiday/Vacation club acct, Mbr longevity (for every 10 yrs = 1 service).		Emerald account fee waived/discouted		

NOTE: If your request is not already listed on this schedule it will be considered 'out of the ordinary' and you will be obligated to pay any 3rd party costs associated with your request.

The Credit Union will make every effort to disclose an estimate prior to completing your 'out of the ordinary' request.

NOTE: A checking account may be closed when the balance has been in a negative status for five (5) consecutive working days.