



## Fee Schedule

(Effective April 1, 2025)

<b>Checking Accounts</b>	
<b>Select Checking with Interest</b> <i>If balance falls below \$1,000 minimum at any time during the month</i>	\$5.00 per month
<b>Business Interest Checking</b> <i>If balance falls below \$1,000 minimum at any time during the month</i>	\$5.00 per month
<b>Simply Better Checking</b>	\$4.00 per month

<b>Success MMA</b>	
<b>Below Minimum Balance Fee</b> <i>Minimum Balance: \$50,000 Success MMA</i>	\$10.00 per month

<b>Miscellaneous</b>	
<b>Account Research</b>	\$20.00 per hour
<b>ACH Origination Return Fee</b>	\$30.00 each
<b>Check Negotiation</b> <i>Waived when deposited via RDC, a savings account balance over \$100, a loan or a debit card is present.</i>	\$3.00
<b>Check Negotiation Non-Member</b>	\$5.00
<b>Check Copy</b>	\$5.00
<b>Credit Union Corporate Check</b> <i>1 free per month</i>	\$5.00 each
<b>CU* Advance/No Bounce Overdraft Fee</b> <i>Max 3 per day per occurrence, per suffix</i>	\$25.00
<b>Dormant Account Fee</b> <i>If no activity for 12 months. Waived for members age 18 and under.</i>	\$10.00 per month
<b>ECM Payment (one time payment)</b>	\$5.95 each
<b>Escheat Fee (per occurrence)</b>	\$100.00 each
<b>Garnishment/Levy</b>	\$50.00 each
<b>Gift Card by Visa</b>	\$3.00 each
<b>Holiday Savings Early Withdrawal (per occurrence)</b>	\$5.00
<b>IRA Transfer to Another Institution</b> <i>Fee taken from savings account</i>	\$30.00
<b>IRA Early Withdrawal (before 59 1/2 years old)</b>	\$20.00
<b>Mailed Paper Statement</b> <i>Waived for members age 18 and under, retirees*, and Simply Better Checking</i>	\$5.00 per month
<b>Money Order (each)</b> <i>4 free per month</i>	\$2.00 each
<b>Non-Co-op ATM Transactions</b> <i>Includes withdrawals and transfers**</i>	\$1.95 each
<b>Non-Sufficient Funds Fee - per presentment</b>	\$30.00 each
<b>On Demand Posting (early ACH)</b>	\$5.00

**Miscellaneous – Continued**

Rush Delivery Fee	\$35.00
Returned Mail	\$5.00
Membership Savings Account early closure <i>If closed within 180 days</i>	\$15.00
Statement Copy / History Printout Fee	\$5.00 each
Stop Payment Fee	\$30.00 each
Travel Money Card by Visa	\$5.00 each
Travel Money Card Reload	\$3.00 each
Wire Transfer-Domestic Outgoing	\$20.00 each
Wire Transfer-International Outgoing	\$40.00 each
Wire Transfer-International Incoming	\$12.00 each

**ATM/Debit Card Fees**

Instant Issue Card	\$10.00 each
Replacement Card Fee	\$5.00 each
Mastercard/Visa Foreign Country Transaction Fees	
Currency Conversion	0.2%/transaction
Issuer Cross-Border Assessment	0.6%/transaction

**Safety Deposit Boxes (all sizes not available at all locations)**

3 X 5	\$45.00
3 X 10	\$65.00
6 X 5	\$65.00
5 X 10	\$90.00
10 X 10	\$110.00

\*Retired members are members who receive a retirement annuity, pension, Social Security, or similar retirement payment from private government sources, or live in or belong to a retirement organization.

\*\*Fees may be charged by owners of Non-Co-op Network ATMs; however, 30,000 surcharge-free Co-op Network ATMs are available with no fees charged by the ATM owner.



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