

Avoiding Fees is Easy at Your Credit Union Common Fees and How to Avoid Them

Members' best interests are our first priority.

Even when it comes to fees. In general, credit unions have far fewer fees than most financial institutions due to their cooperative, not-for-profit nature. Although the returns from our limited fees help us to offset some of our operational costs, we want our Members to be able to avoid fees whenever possible:

NSF and Courtesy Pay Fees

The most common fee occurs when you have Non-Sufficient Funds (NSF) in your account to cover checks or automatic payment transfers. Always keep a cushion in your account to cover any accidental bookkeeping errors, and immediately deduct all ATM withdrawals and debit card purchases.

Surcharge-Free ATMs

You'll save time and money knowing the location of surcharge-free ATMs near where you live, work, and play. Visit our web site to search surcharge-free ATMs.

Smart Tip:

Consider reviewing account balances on-line and establishing Overdraft Protection. We will transfer the amount needed to cover a check, debit, or automatic payment transfer.

Regularly reviewing your account statement, and using Secure Credit Union financial products, will help you to avoid unnecessary fees such as:

- 1) Account research/reconciliation
- 2) Credit Union/Bank/Treasurer checks
- 3) Statement Copies
- 4) Dormant Account
- 5) Abandoned property



Some foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Account(s).

SCHEDULE OF FEES

This schedule of charges for all accounts sets forth certain fees and charges applicable to your Credit Union Accounts effective 2/1/10. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these charges.

All Accounts

NSF Items Returned - Insufficient or Uncollected Funds - per item	25.00
NSF Items Paid - Insufficient or Uncollected Funds - per item	25.00
Returned Deposit or Payment (Member owned) - per item	25.00
Returned Deposit or Payment (Third Party) - per item	3.00
Overdraft Transfer - From Loan - per transfer	2.00
Overdraft Transfer - From Shares - per transfer	3.00
Overdraft Protection Annual Fee (shares)	10.00
Wire Transfer - Outgoing	20.00
Levy Processing	35.00
Dormant Account Fee - Monthly (After 6 Months of inactivity)	5.00
Statement Copies (per statement)	2.00
Activity Printouts (Age 65+ Exempt) - per page	1.00
Copies of cancelled checks (each)	1.00
Account Research (per hour)	30.00
Escheat Fee	25.00
Stop Payment	10.00
Official Check (Payable to third party)	5.00
Early Account Closure (first 6 months)	10.00

Share Draft

Monthly Fee	None
Inactivity Fee (3 months of inactivity) - per month	5.00

ATM/Debit Cards

Monthly Fee	None
Replacement Card (1st replacement/Subsequent replacements)	5.00 / 10.00
Overdraft Fee	3.00
Inactivity Fee (2 months of inactivity) - per month	2.00

VISA Credit Card

Annual Fee	15.00
Replacement Card (1st replacement/Subsequent replacements)	5.00 / 10.00
Late Payment Fee	15.00
Overlimit Fee	15.00

AccessOnline PC Banking

Monthly Fee	None
Inactivity Fee (Less than 2 transactions in a month) - per month	5.00

Bill Payer

Monthly Fee	None
Inactivity Fee (No transactions for 3 months) - per month	2.00

Individual Retirement Account (IRA)

IRA Annual Fee	15.00
IRA Transfer Fee	30.00

DIRECT DEPOSIT

SAVES TIME & MONEY

Contact the Credit Union for More Details

*Share Draft printing fees vary with size and style of order.
You will not be notified of changes to Share Draft printing fees.*