

**CREDIT UNION FEES**

**CHECKING - MAINTENANCE FEE**

Personal Account	FREE
Business Account	\$5.00 per month
Item Deposited	\$.05 each
Return Item Fee	\$20.00
3rd Party Check	\$7.50
Courtesy Pay	\$20.00
Stop Payment Order Fee	\$15.00
Account Reconciliation Fee, 1 hr. MAX	\$25.00
Check Print Fee	Varies
Check Copy Fee	\$4.00 each
Overdraft Transfer Fee	\$1.00
Temporary Checks (8 checks)	\$3.00
Non-Member Check Cashing Fee	\$2.00
Foreign Check Cashing Fee	Varies

**AUTOMATED TELLER MACHINES (ATM/DEBIT Cards)**

Replacement Card	\$5.00
PIN Replacement	\$2.00
Inquiries Over 3 per month	\$1.00 each
Other ATM W-D/Transfers/Inquiries	\$1.00 each

**VISA CARD**

Annual Fee	NO CHARGE
Over Limit Charge	\$20.00
Late Charge	\$20.00
Temporary Increase	\$10.00
Return Payment	\$20.00

**OTHER SERVICES**

Money Orders	\$1.00
Travelers Checks, per \$100	\$1.00
2 Signature Travelers Checks, per \$100	\$2.00
Guest Checks	\$1.25
Western Union Money Orders	\$20.00
Western Union International	\$20.00 + 2% of Face Value
Wire Transfer Fee	\$17.00
Foreign	\$30.00
Credit Union Transfer - CUMO	\$10.00
Credit Union Transfer - CUMO Foreign	\$15.00
Account History (per page)	\$1.00
Duplicate Statement Copy (per page)	\$2.00
Corporate Draft (Payable to 2nd Party, except Loan	\$2.00
Collection Item	\$15.00
Fax (per page)	\$2.00
Dormant Account (No Activity, 1 year)	\$5.00 per month
Verification of Deposit	\$5.00
Escheat Fee	\$25.00
Garnishment Processing	\$20.00
Bad Address Maintenance Fee	\$1.00 per month

**LOANS**

Filing & Recording Fees	COST
Skip a Payment Fee	\$25.00
Refinance Fee	\$100.00

**ALL FEES ARE SUBJECT TO CHANGE.  
FEE SCHEDULE EFFECTIVE FEBRUARY 1, 2005**