

Fee Schedule

Effective July 1, 2025

Share Savings Excessive Withdrawal (after four per month)	\$3.00	Per Withdrawal
Non-sufficient Item	\$15.00	Per Item
Courtesy Pay	\$29.00	Per Item
Transfer for Overdraft	\$1.00	Per Transfer
Money Market Minimum Balance (if minimum daily balance is not met)	\$10.00	Per Item
Holiday Savers Early Withdrawal	\$10.00	
Membership Application Fee	\$5.00	
Early Closure Fee (if within the first three months)	\$10.00	
Item Sent for Collection	\$15.00	Per Item
Corporate Check (one complimentary check per month)	\$2.00	Per Check
Legal Process	\$150.00	Per Hour
Check Copy	\$3.00	Per Check
Account Reconciliation Fee (one hour minimum)	\$150.00	Per Hour
Statement Reprint Fee	\$5.00	Per Copy
Deposited Item Returned Fee	\$20.00	Per Item
Wire Transfer (outgoing)	\$25.00	Per Transfer
ISA (International Fee for Foreign Country Transaction)		Current Rate
Return Mail	\$5.00	Per Item
Stop Payment Fee	\$29.00	Per Request/Stop
Paper Statement Fee	\$3.00	Per Statement
Temporary Checks	\$2.00	Per Page
Instant Issue debit card	\$10.00	Per Card
Notary Services (notary service at our discretion)	\$10.00	Minimum
Payment by Debit/Credit Card over the phone	3%	Of Transaction
Early ACH Deposit Fee	\$5.00	Per ACH

Electronic Funds Transfer Fees		
Non-ANECA ATM Withdrawal/Transfer Fee	\$1.00	Per Transaction
Rush Card Delivery	\$35.00	Per Card
Replacement of Lost/Damaged Debit Card	\$10.00	Per Card
ACH Overdraft	\$0.00	Per Item

Safe Deposit Boxes				
*A fee will be charged for a				
replacement key or for drilling the box.				
Small	(3" × 5")	\$15/year		
Medium	(5" × 5")	\$25/year		
Large	(5" × 10")	\$36/year		
X Large	(10" x 10")	\$48/year		

Non-Member Fees		
On-Us Check Cashing (Checks over \$50)	\$5.00	Per Check
Corporate Check Conversion	\$30.00	Per Check

The rates and fees appearing on this schedule are accurate and effective for accounts as of the Effective Date indicated on the Truth-In-Savings Disclosure. IF you have any questions or require current rate and fee information on your accounts, please call the Credit Union.