### Fee Schedule

**Share and Share Draft Fees**
- Share Savings Excessive Withdrawal (after four per month)...................... $3.00/withdrawal
- Non-sufficient Item............................................................................ $29.00/item
- Courtesy Pay......................................................................................... $29.00/item
- Transfer for Overdraft........................................................................... $1.00/transfer
- Money Market Minimum Balance (if minimum daily balance is not met)...... $10.00/month
- Money Market Excessive Withdrawal (after six per month)..................... $10.00/item
- Holiday Savers Early Withdrawal........................................................... $10.00
- Membership Application fee................................................................. $5.00
- Early Closure Fee (if within first three months).................................... $10.00
- Item Sent for Collection....................................................................... $15.00/item
- Corporate Check (one complimentary check per month)......................... $2.00/check
- Money Orders......................................................................................... $2.00/money order
- Legal Process......................................................................................... $150.00
- Dormant Account................................................................................... $5.00/month
- Check Copy............................................................................................. $3.00/check
- Account Reconciliation Fee (one hour minimum).................................... $25.00/hour
- Account Research Fee (one hour minimum)........................................... $150.00/hour
- Statement Reprint Fee.......................................................................... $5.00/copy
- Deposited Item Returned Fee............................................................... $20.00/item
- Wire Transfer (outgoing)...................................................................... $25.00/transfer
- ISA (International Fee for Foreign Country Transaction)......................... Current VISA Rate
- Return Mail.......................................................................................... $5.00/item
- Stop Payment Fee................................................................................. $29.00/request or stop
- Paper Statement Fee............................................................................. $3.00/statement
- Temporary Checks................................................................................ $2.00/page
- Instant Issue card.................................................................................. $5.00/card
- Notary Services (notary service at our discretion).................................. $10.00 minimum
- Loan Payment by Debit/Credit Card over the phone.............................. $10.00/payment

**Electronic Funds Transfer Fees**
- Non ANECA ATM Withdrawal/Transfer Fee........................................ $1.00/transaction
- Rush Card Delivery.............................................................................. $35.00/Per Card
- Replacement of Lost/Damaged Debit Card........................................... $10.00/Per Card After Two Courtesy Replacements
- ACH Overdraft..................................................................................... $29.00/item

**Safe Deposit Boxes**
- Small - 3x5...................................................................................... $15.00/Year
- Medium - 5x5.................................................................................... $25.00/Year
- Large - 5x10..................................................................................... $36.00/Year
- X-Large - 10x10............................................................................... $48.00/Year

*A fee will be charged for key replacement or drilling the box

**Non-Member Fees**
- On-Us Check Cashing (Checks over $50.00)....................................... $5.00/Check
- Corporate Check Conversion.............................................................. $30.00/Check
- Visa Gift Card (Cash ONLY)............................................................. $5.00/Card

The rates and fees appearing in 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.