

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
-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
-Early ACH Deposit Fee-----	\$5.00/ Per ACH

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.