

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$0.50/page
Account Closure	\$5.00 if account closed within 90 days
Account Reconciliation	\$20.00/Hour and \$20.00 minimum charge
Account Research	\$20.00/Hour and \$20.00 minimum charge
Certified Check	\$5.00/check
Deposit Item Return	\$35.00/item
Fax (Incoming)	\$1.00/page
Fax (Outgoing)	\$2.00/page
Garnishment	\$125.00
Inactive Account	Remaining balance after 6 months and account balance is less than \$5.00
Money Order	\$2.50/Money Order \$4.50/Money Order non-members
Statement Copy	\$1.00/monthly statement
Western Union	\$20.00/Transfer (Domestic outgoing only)
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer (Domestic)
Travel Money Cards	\$5.00/card Reload fee \$3.00 in office / \$2.00 online (other fees may apply through CUMONEY)
Gift Card	\$3.00/card
Wire Transfer (International Outgoing)	\$40.00/transfer Incoming international could be subject to \$20.00 conversion fee if through NY Bank
Bad Address	\$2.00/item Return mail or information from post office
Check Copies	\$2.00/item Checks deposited or paid from account
Third Party Deposit Return	\$10.00/check

Escheatment	\$100.00/account No activity for 3 years, fee will be deducted and remainder of balance will be sent to the appropriate state treasury department
Credit Union Check (Teller Check)	\$1.00/check over 1 (per visit)
Cash Advance Request by Phone	\$20.00/Request
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Price vary depending upon style Starter Checks – First 2 sheets free, after 2 then \$2.00/sheet
NSF	\$35.00/Item (each submission/resubmission)
Overdraft (Courtesy Pay)	\$35.00/Item (each submission/resubmission)
Returned Item	\$35.00/Item (each submission/resubmission)
Stop Payment	\$15.00/Request \$20.00 for 2 or more checks in consecutive order
VISA Credit Cards - Return payment	\$27.00/check
EFT FEES	
ACH Overdraft	\$35.00/Item
Card Replacement	\$5.00/Card
Currency Conversion	1.00% of the transaction amount at merchant or VISA
Debit Card Overdraft	\$35.00/Item
ATM Withdrawals	We allow six (6) ATM withdrawals per month without a charge, after six (6) we charge \$1.00 per withdraw
Bill Payer	No charge for up to 10 bills per month. \$0.50/additional bills over 10
ACH Origination (NSF)	\$35.00/item
ATM Balance Inquiry	\$0.50/account inquiry
SAFE DEPOSIT BOX FEES	
3" x 10" Box	\$25.00/Year

5" x 5" Box	\$20.00/Year
5" x 10" Box	\$30.00/Year
Change of Locks	\$100.00
Drilling of Boxes	\$100.00
LOAN/LATE FEES	
Late Loan Payment	\$20.00/loan
Indirect Loans	2% of late loan payment
Loans - Skip a Payment	\$35.00/per loan request (excluding Home Loans, Credit Card and Lines of Credit)
Lien/Title Encumbrance	At cost by State
Visa Credit Card - Late Payment	\$20.00 or the amount of the required minimum payment, whichever is less.
Safe Deposit Box	\$10.00 if payment is not received within 15 days after due date.

Fees are subject to change

