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## Fee Schedule (Effective 8/1/2023)

- **Membership**

- A One-time, non-refundable membership fee of \$5.00
- Returned Mail* – \$5.00 per item
- Statement Copy* – \$5.00 per statement
- Paper Statement Fee* – \$5.00 per statement (Effective 10/01/2023)
- Levy/Garnishment/Subpoena Fee* – \$75.00
- Inactive Member Fee* – \$10.00 month
- Dormant Member Closing Fee* – \$25.00
- Closing Membership Fee* (less than 1 year) – \$25.00
- Stop Payment* (Credit Union issued) – \$35.00 per item

- **Shares**

- Excess Withdrawals* (not including ACH transfers) – \$5.00 for each withdrawal exceeding one per calendar month.
- Insufficient Checks Deposited* – \$40.00 per item

- **ACH & Wires**

- Next Day* – \$10.00 per item
- Same Day* – \$15.00 per item
- Overdraft paid* – \$30.00 per item
- Overdraft Returned* – \$40.00 per item
- Wire Transfer Incoming* – \$10.00 per item
- Wire Transfer Outgoing* – \$25.00 per item
- Manual ACH Posting* – \$5.00 (incorrect account number, transaction code, etc)

- **Loans**

- Loan Origination Fee* – \$20.00 Open-End loan, \$40.00 closed-end
- Loan Processing Fee* – \$10.00 for resending of incomplete and/or missing loan documents
- Internal Loan Refinance* (no cash out/rate or term change) – \$20.00
- Loan Payment late Fee* – \$25
- Skip Payment Fee* – \$20.00 per payment
- Payment by Phone* (ACH Draft) – \$15.00 per item
- Title Lien Release* (2<sup>nd</sup> or more, excluding on original title) – \$15.00
- Filing for Certified Copy of Title* – \$30.00
- UCC1 or UCC3 Filing Fee* – \$35.00



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