

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

Replace Lost/Stolen ATM/Debit Card .....	\$10.00
Automatic Overdraft Protection Transfer.....	\$3.00
(This fee is charged against your share savings account)	
Money Orders:	
\$0.00 to \$1,000.00.....	\$2.00 (each)
Credit Union Official Check - If not payable to Member .....	\$5.00
Credit Union Official Check - Payable to Member.....	\$0.00
Failure to provide Credit Union written notification of address change signed by Member .....	\$5.00
Western Unions.....	\$35.00
Garnishments.....	\$10.00
Legal Executions.....	\$10.00
Overdraft (each debit or draft paid).....	\$30.00
Nonsufficient Funds Item (each debit of draft) .....	\$30.00
Stop Payment (Check/Draft) .....	\$18.00
Stop Payment (ACH).....	\$20.00
Account History Printout.....	\$1.00
Special Statement.....	\$2.00
Dormant Account Fee on Membership Shares Account.	
*If after 12 months of no activity on your membership share account the credit union will charge your account per calendar quarter. ....	\$5.00 per Quarter
***Clarification: If member has another account such as a checking account, club account, loan account, etc. in which transactions are being made the Membership Shares Account will not be considered dormant.	
Account Research.....	\$10.00 per Hour
Account Balancing Assistance.....	\$10.00 per Hour
Standard Verification of Deposit.....	\$5.00
Telephone Transfers.....	\$1.00
Outgoing Wires (Domestic).....	\$35.00
Account Closed Within 90 Days of Opening .....	\$5.00
Photocopies .....	\$.25 per form
Copy of Paid Drafts/Checks .....	\$3.00
Collection item (Incoming).....	\$5.00
Collection Item (Outgoing) .....	\$5.00
Home Equity Loan Application Fee.....	\$150.00
Late Loan Payment Fee.....	\$35.00
Visa Credit Card Annual Fee.....	None