

## Our Service Charges

Auto License Sticker.....	\$9.50	IRA Transfers to Another Company .....	\$20.00
ATM Transaction or Inquiry at Non-Credit Union Owned Machine .....	\$1.00	Loan Coupon Books.....	\$10.00
<b>Business Services</b>		Loan Payments via Phone Call to Member Support Center .....	\$15.00
Basic Business Checking Monthly Charge .....	No Charge <i>(account balances above \$1,500.00)</i>	Locator Service Charge (for statements returned by mail).....	\$1.00
Basic Business Checking Monthly Charge .....	\$10.00 <i>(account balances below \$1,500.00)</i>	Money Market Minimum Balance (under \$2,500).....	\$10.00
Elite Business Checking Monthly Charge .....	No Charge <i>(account balances above \$25,000.00)</i>	Money Orders.....	\$4.00
Elite Business Checking Monthly Charge .....	\$20.00 <i>(account balances below \$25,000.00)</i>	New Membership fee .....	\$ .25
Daily Overdraft Charge - After 5 Consecutive Days.....	\$5.00	Online Bill Pay Research (Per item).....	\$15.00
Closing Account Within First 90 Days of Opening/Reopening Account Within the last 90 days .....	\$20.00	Overdraft Transfers .....	\$5.00
Copy of Paid Share Draft.....	\$3.00	Paper Statement (monthly).....	\$2.00
Copy of Statement/History of Account (Current Month) ....	\$3.00	Phone Transfers.....	\$3.00
Courtesy Pay.....	\$29.95/item	Replacement Debit Card (standard card).....	\$5.00
Credit Union Corporate Checks.....	\$4.00	Research of an account (per hour).....	\$20.00
Deposit Bags with Key (one-time deposit).....	\$25.00	Return Deposit/Loan Payment Check .....	\$25.00
Dormant/Inactive Account (monthly) .....	\$5.00	Right Track Checking Monthly Service Charge .....	\$12.00
Foreign Item Collection Handling Charge Per Item .....	\$22.50	Safe Deposit Box (cost per size of box) .....	\$25.00-\$75.00
Garnishment/Tax Levy Administration.....	\$75.00	Safe Deposit Box Drilling.....	\$100.00
Insufficient Funds (NSF) .....	\$29.95	Safe Deposit Box Lost Key.....	\$25.00
<i>An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.</i>		Skip a Pay (per loan when offered) .....	\$37.00
International Transaction.....	1.0% of transaction amount	Stop Payment Credit Union Corporate Check.....	\$27.00
<i>This charge applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>		Stop Payment(s) (Check or Electronic) must be consecutive order.....	\$27.00
		VISA Gift Card (Members).....	\$4.00
		VISA Gift Card (Non-Members).....	\$6.00
		VISA Prepaid Debit (Travel Card) .....	\$9.95
		Wire Transfer Domestic (Incoming).....	\$15.00
		Wire Transfer Domestic (Outgoing).....	\$25.00
		Wire Transfer International (Incoming).....	\$60.00
		Wire Transfer International (Outgoing).....	\$60.00