

Relationship Pricing Fees/Charges Schedule

Qualifying Services:

Checking Account
Personal Loans/Secured Loans/Overdraft Loan/Kwik Cash
Money Market Account
Mortgage Loans
E-statements
Home Equity Line of Credit/2nd mortgage
Debit Card
Investments
Credit Card
Secondary Market loan
Share Certificates
IRAs

Card Savings with 2 Qualifying Services or minimum daily balance of \$500	\$0.00/month
Card Savings without 2 Qualifying Services or minimum daily balance of \$500	\$5.00/month
Open Savings with 2 Qualifying Services or minimum daily balance of \$500	\$0.00/month
Open Savings without 2 Qualifying Services or minimum daily balance of \$500	\$5.00/month
Seasonal Savings with 2 Qualifying Services or minimum daily balance of \$500	\$0.00/month
Seasonal Savings without 2 Qualifying Services or minimum daily balance of \$500	\$5.00/month
No Dividend Savings with 2 Qualifying Services or minimum daily balance of \$500	\$0.00/month
No Dividend Savings without 2 Qualifying Services or minimum daily balance of \$500	\$5.00/month

Miscellaneous Service Fees/Charges Schedule

Account Closed Within 90 Days of Opening	\$10.00
Account Closed by Credit Union	\$50.00
Account Register	\$.50
Cashier's Checks Payable to Third Party	\$2.00
Credit Cards	
	MasterCard Elite - \$10 Late Payment; \$5 Cash Advance
	MasterCard Rewards - \$10 Late Payment; \$5 Cash Advance
	Mastercard Standard - \$15 Late Payment \$15 Cash Advance
Dividend Checking (balance under \$300)	\$4.50/month
Duplicate Statement	\$5.00
Duplicate Year End Interest Statement	\$1.00
Early withdrawal KidsCount/CU Succeed or Seasonal Savings	Under \$100: \$2.00 \$100 or more: \$5.00
E-Statement bad email address	\$5.00/month
E-Statement change to paper statement	\$5.00
FAX (Facsimile Service)	
	Within USA \$5/first sheet; \$1.50 each add'l
	To or from International \$10 first sheet; \$3 each add'l
Foreign Item Deposit	\$10.00
Foreign Item Returned Unpaid	\$30.00
Garnishments/Levy	\$50.00
Gift Money Envelopes	\$ 1.00
Gift Cards (VISA)	\$3.50
Health Savings Direct Transfer/Rollover Outbound Funds Fee	\$25.00
Health Savings Early Close Fee (within 90 days of opening)	\$25.00
Inactive Share Savings Account (2 years, 19+, \$100 or less)	\$5.00/month
Inactive Sharedraft (12 months, \$100 or less)	\$5.00/month
Internet Bill Payment: Inactive for 12 months	\$3.00/month
Internet Bill Payment Check Fees	
	Gift Check \$2.99
	Charitable Donation \$1.99
	Overnight Check Delivery \$14.95
	Second Day Check Delivery \$9.95
	Second Day Electronic Delivery \$4.95
	\$25.00/hour (1 hour minimum)
Member Account Research/Account Reconciliation:	
Money Market under \$1000	\$5.00/month
Money Market penalty for each withdrawal or transfer over six/month	\$10.00
Money Orders - Member	\$2.00
Night Depository Bag:	Zipper - \$5.00; Zipper and Lock - \$25.00
Notary Service - Member	No Charge
Overdraft Transfer From Savings	\$5.00
Overdraft NSF item Paid Charge or Returned Charge (Returned Check or Electronic Debit for Non-sufficient Funds)	\$25.00
Photocopies	\$.20 each
Photocopy of a Cashier's Check	\$3.00
Photocopy of a Check	\$3.00
Replacement Credit Card/Debit Card	\$10.00
Replacement PIN for Credit Card	\$5.00
Retirement Direct Transfer/Rollover Outbound Funds Fee	\$25.00
Retirement Early close fee (closed prior to 90 days of opening)	\$25.00
Return Deposit Item	\$10.00
Return Mail Fee	\$7.00
Safe Deposit Box Annual Fees	
	3x5: \$25.00 3x10: \$35.00 5x10: \$65.00 10x10: \$85.00
	Late Payment - \$5.00/month (beginning one month from due date)
	Loss of Key - \$10.00 plus costs; Loss of Both Keys - \$20.00 plus costs
Share Club Checking	
	Under age 55 - \$5.95/month
	Age 55 and older - \$3.95/month
Share Premium under \$1000	\$5.00/month
Share Premium penalty for each withdrawal or transfer over six/month	\$10.00
Signature Guarantee - Medallion	\$10.00 per document
Stop Payment	\$25.00 per request
Telephone Transfer	\$5.00
Temporary Checks	\$.50 each
Western Union Money Order	Domestic Only - \$40.00
Wire Transfer Incoming	\$10.00
Wire Transfer Outbound	In the USA - \$20.00