



FEE SCHEDULE

This Fee Schedule sets forth certain conditions, fees and charges applicable to your member accounts at the credit union at this time. The credit union may offer other fees or amend fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Fee Schedule. **ALL FEES SUBJECT TO CHANGE.**

ACCOUNT FEES	
Insufficient Fund Fee	\$25
Returned Deposit Fee	\$20
Returned Deposit (Member to member)	\$25
Dormant Account Fee per Month (Inactive for 24 months)	\$5

SHARE CERTIFICATE ACCOUNT FEES	
Early Withdrawal - 5 & 10 Year CD (See account disclosure)	Varies

LOAN FEES	
Late Payment Fee Loan	\$20
Coupons	\$20
Auto Loan Refinancing Fee	Pass-Through
UCC Secured Loan:	
Processing Fee	\$25
Refinancing Fee Subordination	\$50
Agreement Fee	\$100
UCC-1 Filing Fee (Max. \$200, or \$300 in CA)	Pass-Through

WIRE FEES	
Outgoing Wire Fees	
Domestic	\$20
International	\$40

MISCELLANEOUS FEES	
Paper Statements by Mail	\$7
Returned Mail / Bad Address	\$5
Cashier Check	\$5
OTC Check / Deposit Check	\$5
Collection Item	\$20
Priority Mail Service (Min. \$10)	Pass-Through
Stop Payment (Cashier check lost / stolen)	\$25
Stop Payment (ACH)	\$25
Foreign Item Fee (Max. \$50)	Varies
Inactive Bill Payment (After three months)	\$5
Statement Copy / Interim Account History	\$7
Levy / Garnishment / Legal	\$40
Account Research (15 minute increments)	\$30

