



## 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.

### Account Fees

|   |      |
|---|------|
| Insufficient Fund Fee                                     | \$25 |
| Returned Deposit Fee                                      | \$20 |
| Returned Deposit (Member to Member)                       | \$25 |
| Dormant Account Fee per Month<br>(Inactive for 24 months) | \$5  |

### Share Certificate Account Fees

|                                   |        |
|-----------------------------------|--------|
| Early Withdrawal - 5 & 10 Year CD | varies |
| <i>(See account disclosure)</i>   |        |

### Loan Fees

|                               |  |
|-------------------------------|--|
| Late Payment Fee              | \$20   |
| Loan Coupons                  | \$20   |
| UCC Secured Loans             |  |
| - Processing Fee              | \$25   |
| - Refinancing Fee             | \$50   |
| - Subordination Agreement Fee | \$100  |
| - UCC-1 Filing Fee            | Wass-through:<br>(capped at \$200,<br>\$300 in CA) |
| Auto Loan Refinancing Fee     | ass-through  |

### Wires

|               |      |
|---------------|------|
| Outgoing Wire |      |
| 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       |
| WIRE  | WIRE       |
| Stop Payment<br>(Cashier Check Lost/Stolen) | \$25       |
| Stop Payment<br>(ACH)                       | \$25       |
| Foreign Item Fee                            | Up to \$50 |
| Inactive Bill Payment<br>(After 3 months)   | \$5        |
| Statement Copy/Interim Account History      | \$7        |
| Levy/Garnishment/Legal                      | \$40       |
| Account Research                            | \$30       |

*(15 minute increment)*



All fees subject to change

12/1/2017