

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

**Savings (Share) account:**

- \$1.00 for each automatic overdraft transfer to your share draft account.
- \$5.00 for each withdrawal in excess of six during a quarter.

**Christmas Club accounts:**

- \$10 for accounts closed early (prior to Oct. 1st).

**Checking (Share Draft) accounts:**

- \$.25 per blank counter check, up to 12 free for new accounts.
- \$1 per automatic overdraft transfer from shares to share draft.
- \$1.25 for copy of a cleared draft.
- \$2 for cut-off statement from last statement ending date to present.
- \$3 for copy of previous month statement (each additional month \$1.00 if requested at same time).
- \$5 monthly membership fee for Advantage Plus Checking.
- \$7 monthly service fee for Advantage Checking if the effective balance at the end of any day falls below \$100.
- \$20 per hour to balance check book with \$20 minimum.
- \$25 for each draft returned for non-sufficient funds.
- \$25 for each Privilege Pay item paid.
- \$25 for stopping payment of a draft or electronic funds transfer (ACH) or returning a cleared ACH.
- \$25 for stopping payment on each group of consecutive drafts.
- \$25 to send letter for former account holders with checking (share draft) accounts closed for NSF's to another financial institution regarding the status of their NSF's.

**Business Checking (Share Draft) accounts** - \$.10 per item (check) fee for each deposited or cashed item (check) over 20 in one day.

**BillPay:**

- \$3.95 per month for Basic Checking Accounts.
- \$2.95 per month for Advantage Checking Accounts.
- No fee per month for Advantage Plus Checking Accounts.
- No fee per month for account holders utilizing e-Statements.

**Money Market** - First order of fifty (50) checks is printed at no charge to the account holder. Subsequent orders will be charged the current market price for check orders.

**Safe Deposit Boxes:**

- 3x5 box \$14
- 3x10 box \$25
- 5x10 box \$37
- 10x10 box \$65

**ATM's** - No fees if account holder uses an ATM owned by BluCurrent or other designated ATM(s). Otherwise the following fees apply.

- \$1 per Withdrawal
- \$1 per Inquiry
- Deposits no fee
- Transfers no fee
- **Advantage Checking** account holder receives six (6) transactions (withdrawals and/or inquiries) in a calendar month at a foreign ATM. All additional transactions will bear the standard ATM fees.
- **Advantage Plus Checking** account holder receives twelve (12) transactions (withdrawals and/or inquiries) in a calendar month at a foreign ATM. All additional transactions will bear the standard ATM fees.

**Eagle Express ATM Card:**

- \$3 for replacement cards or re-issue of PIN from card issuer.
- \$6 for card and PIN replacement.
- \$45 for card or PIN rush order plus replacement costs.

**VISA® Check Card:**

- \$3 for card or PIN replacement.
- \$6 for card and PIN replacement.
- \$7 for copy of sales draft transfers.
- \$20 for each negative balance occurrence.
- \$45 for card or PIN rush order plus replacement costs.

**Wire services:**

- \$10 for incoming wire.
- \$20 for outgoing bank wire.
- \$25 for outgoing Western Union wire.
- \$35 for international wire.

**Loan Charges:**

- \$15 loan origination fee for closed-end consumer loans of \$999.99 or less, not fully secured by shares.
- \$20 loan origination fee for closed-end consumer loans of \$1,000 or more, not fully secured by shares.
- \$30 Skip-A-Payment fee or 10% of the payment, whichever is less.

**VISA® Credit Card:**

- \$3 for card or PIN replacement.
- \$3 for copy of previous month statement (each additional month \$1.00 if requested at same time).
- \$6 for card and PIN replacement.
- \$7 for copy of sales draft.
- \$15 late payment fee.
- \$15 returned check charge.
- \$25 for card or PIN (2nd day delivery) plus replacement costs.
- \$50 for card or PIN (next day delivery) plus replacement costs.

**Miscellaneous Charges:**

- \$.10 per copy for copies of account holder documents.
- \$1 for address correction by Postal Service due to failure to notify credit union of change.
- \$1 per money order.
- \$2 for each teller check.
- \$2 per first page, \$1.00 each additional page for faxed documents.
- \$3 for each cashier's check.
- \$5 each excessive share withdrawal (over 6 in quarter).
- \$5 per quarter inactive account service fee for each share or share draft account on account holder's 19 years of age or older with balances of less than \$100 and no transactions by the account holder in the past year.
- \$8 or 2% of garnishment amount, whichever is greater.
- \$10 for each collection letter written by our attorney.
- \$10 for share accounts closed within 90 days of opening or re-opened within 90 days of closing.
- \$15 per I.R.A. transfers to another financial institution.
- \$20 for research and letter on accounts reported to ChexSystems®.
- \$20 for first party NSF checks deposited with credit union.
- \$20 per hour for account research. (\$20 minimum).
- \$25 for non sufficient funds ACH item.
- \$25 to third party for check collection on account holder account.

