

## **What Your Credit Union Offers**

Locally owned & operated-personalized service  
Free Checking Account (Share Draft Account)  
Free VISA Debit/ATM cards  
Online Banking (Virtual Branch)  
Free Mobile banking via APP, text or web  
Mobile Remote Deposit to checking  
Share Savings Account - for you and your family  
Money Market Savings Account  
Credit Cards  
Club Accounts - for vacation, Christmas or budgeting  
Term Share Certificates of Deposit  
Free Online Bill Pay  
Online statements (EZ-Statements) with 18 month history  
Vehicle/motorcycle loans - both new and used  
Loans for recreational vehicles, boats and campers  
Home Equity Loans (An Equal Housing Lender)  
Share secured loans  
Private Student Loans  
Signature loans  
Payment Protection Insurance  
Extended Warranties  
GAP (Guaranteed Asset Protection)  
Direct Deposit distributed any way you want it  
Lifetime membership  
Federal insurance on accounts to at least \$250,000  
Free Notary service for members  
VISA Gift Cards  
VISA Reloadable cards  
AFLAC Cancer Coverage & Supplemental Dental  
NADA vehicle pricing  
CARFAX Report  
TruStage AD&D, Life, Auto & Homeowners Insurance  
First Mortgages  
Business Lending  
Investment Services  
Realty Services  
Title Services

## **Fee Schedule** (effective 10/1/2017)

### **Checking and/or Savings**

Check order – varies by style  
Check order Platinum members-1 free box/year  
Account reconciliation - \$20/hour (\$5 minimum)  
Copy of Check - \$3.00  
Credit Union Account Transfer - \$1.50 (\$3.00 daily limit) – FREE online  
Overdraft/NSF item paid - \$25.00 (\$100 daily limit)  
Overdraft/NSF item returned - \$25.00 (\$100 daily limit)  
Returned ACH Transaction - \$25.00  
Returned check deposited - \$30.00  
Stop Payment (one item or series) - \$20.00  
Money Market Savings below minimum balance - \$10/month

### **Debit Card**

ATM Withdrawal Transaction - \$1.00 (3 free/month)  
Card Recovery Fee - \$65.00  
Cards in excess of 2 - \$5.00  
Documentation fee - \$10.00  
Reissue Debit Card PIN - \$5.00  
Replace Debit Card - \$10.00

### **General:**

Account History printout - \$2.00  
Address Change not reported by member - \$5.00  
Copy of Statement - \$5.00 – FREE online  
Dormant Account - \$10.00/month (Members over 18 years of age, balance \$50 or less & after 18 months with no activity)  
Levy/Garnishment - \$25  
Research - \$25/hour (\$5 minimum)  
Stop Payment Corporate Check - \$30.00  
VISA Gift Card - \$3.00  
VISA Reloadable Card - \$3.00 (free reloads by you or Credit Union reloading of Card - \$3.00)  
Wire Transfer – Outgoing - \$15.00  
Incoming - \$5.00

### **Loan**

Title Transfer Fee - \$20.00  
Duplicate Lien Release - \$10.00  
Late Loan Payment –  
Consumer - 5% of payment amount  
Home Equity - \$25.00  
Home Equity Closing Cost - \$200.00  
Home Equity Loan increase - \$200.00  
Re-open HE Line of Credit - \$100.00  
Duplicate Satisfaction of Mortgage - \$100.00