



Fees subject to change by the Board of Directors.

**SCHEDULE OF FEES - JULY 1, 2008**

**Dormant Shares:**

Per month after 12 months of inactivity \$ 2.00  
 for prime share/savings accounts that do not have a \$300 minimum balance or active VISA, loan or subsidiary ID such as checking

Early Account Closing within 180 days \$ 5.00

Returned Statement \$ 2.50

Checking monthly Maintenance \$ 3.00

Waived if any of the following criteria are met:  
 - Maintain a minimum \$300 in checking  
 - Receive Direct Deposit (Member must inform MSR that Direct Deposit has begun)

Certify member Check (each) \$ 2.00

Insufficient Funds (each) \$28.00  
 - ACH/ATM/Draft/EFT/POS

Occasional Overdraft Privilege (each) \$28.00

Hand Post ACH \$ 2.00

Stop Payment (each) \$28.00

Microfilm copy (checks)  
 Online \$ 1.50  
 At teller window \$ 3.00

Fund Transfers  
 - Phone request \$ 1.50  
 - Automated transfer from shares/loan \$ 1.00  
 (Fees may be avoided using M.E.T.S/Net Branch)

Withdrawal or Transfer of IRA \$50.00

Account Research (Per Hour) \$10.00

Historical Printouts \$ 1.00  
 - Per ID per month

Travelers Checks \$ 1.00  
 - Per Hundred purchased/free with regular checking

Rolled Coin 5% of total  
 - Waived for active members

Returned Item (any reason) \$25.00

Garnishment, Levy or Other Court Action or Escheat \$35.00  
 -Waived for death claim or probate:

**VISA**

Late Payment \$20.00  
 Returned Payment \$25.00  
 Overnight emergency replacement \$20.00

Official Checks (each) \$ 2.00

Stop Payment on an Official Check \$28.00  
 - Ninety day waiting period for funds

Copy of an Official Check \$ 3.00

Money Order (each) \$ 1.50  
 Free to minors and seniors

Notary (per document)  
 Member \$ 1.00  
 Non-Member \$ 2.00

Wire Transfers  
 - Domestic \$15.00  
 - International \$30.00

Incoming/Outgoing Fax (per page) \$ 5.00

Online Bill Payment FREE  
 Up to 15 bills per month

Mortgage Verification of Deposit \$ 5.00

ATM/Debit Card  
 Replacement Card \$ 5.00  
 -Name change, damaged lost/stolen captured  
 -Waived if stolen and police report submitted or if damaged card is returned to the credit union.

Reinstate a suspended card \$ 5.00

Transaction fees at foreign terminals  
 - Deposits FREE  
 - Withdrawals/Inquiries/Transfers \$ 1.50  
 Six free then \$1.50 with regular checking

