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This credit union is federally insured by the National Credit Union Administration

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **July 1, 2020**.

FEE SCHEDULE

Savings and Checking Accounts, ACH, and Home Banking/Bill Pay Transactions:

Non-Sufficient Funds (NSF) Charge*	\$35.00 per item
Paid Non-Sufficient Funds (NSF) Charge**	\$35.00 per item
Uncollected/Unavailable Funds Charge (will appear as "UCF Fee" on your statements)	\$35.00 per item
Returned Item (from another institution)	\$4.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or CheckCard transactions (Basic Checking)	\$2.00 per transfer (transfers will be in \$100 increments)
Stop-Payment Fee	\$25.00 per item
Statement Copy Fee	\$4.00 per statement
Record Searches/Research	\$30.00 per hour
Check Printing	Varies with Style
Online Bill Pay Usage Fee (Basic Checking)	\$2.00 per month

*Fee applies each time we reject an item. The same item may be presented for payment multiple times. This charge will apply each time an item is presented for payment and if returned unpaid.

**Fee applies each time we pay an overdraft. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means and will be called a Paid NSF fee on your statement.

***Accent Checking Fee: In order to avoid a \$5 monthly fee, you must (1) receive e-statements; and (2) make 10 or more debit card transactions each month.

ATM and CheckCard Transactions. In addition to the above applicable fees, the following fees may apply:

ATM Fee for using an ATM not owned by us (Basic Checking)	\$2.00 per item (after 6 per month)
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)	1%
Gift Card Purchase Fee	\$5.00 per card
VISA® Travel Card Purchase Fee	\$8.00 per card
Replacement Card (Basic)	\$5.00 per card
CheckCard Loan Payment Fee****	\$5.00 per loan payment
Credit Card Loan Payment Fee****	\$5.00 per loan payment

****If you use a credit card or CheckCard to make your payment(s) on any loan or obligation you have with us, you will be charged a \$5.00 processing fee. However, this fee will not apply for payments of less than \$100. Credit card payment will not be accepted for payments of more than \$2,000.

Wire Transfers, Negotiable Items, and Special Transactions:

Wire Transfer – Outgoing – Domestic	\$25.00 per wire
Wire Transfer – Outgoing – International	\$50.00 per wire
Collection/Special Handling Fee	\$5.00 per item
Money Order	\$4.00 per item
Teller Check	\$4.00 per item

Safe Deposit Boxes. Safe Deposit Boxes may not be available at all branches

3" x 5"	\$30.00 per year
5" x 5"	\$35.00 per year
3" x 10"	\$35.00 per year
5" x 10"	\$45.00 per year
10" x 10"	\$65.00 per year
Lost Key Fee	\$15.00 per key
Drill Fee: third-party service provider fees apply	\$150.00

Miscellaneous Fees and Charges:

Bad Address	\$5.00 per month
Dormant Account Fee (account inactive for 1 year and aggregate balance under \$100)	\$5.00 per month

Share Value

Par Value of One Share	\$5.00
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