



CONSUMER AND BUSINESS SCHEDULE OF FEES

Effective January 1, 2018

Checking & Savings	
Non-1st United and Non-CO-OP Network ATM Balance Inquiry or Withdrawal Fee	\$1.25
Interest Checking Monthly Fee	\$10.00, waived with average monthly checking balance of \$1,000
Overdraft Transfer from Regular Savings	\$5.00
Courtesy Pay	\$29.00 per transaction paid. Allowable transactions may include checks, ACH debits, online, telephone, over the counter, and for those who have opted-in, ATM and everyday debit card transactions.
Non-Sufficient Funds (NSF)	\$29.00
Returned Deposits	\$29.00
Stop Payment	\$25.00, waived for online requests
Statement Copies Other Than Current	\$5.00 per statement
Early Account Closure Fee (within six months)	\$25.00
Savings-Only Account Maintenance	\$5.00 per quarter, waived for minors, new accounts less than six months old, or accounts with quarter-end balance of \$300 or more.
Business Checking Monthly Fee	\$15.00, waived with average monthly checking balance of \$1,500
Business Checking Check Deposit	Unlimited ATM and mobile deposits, 25 free checks deposited over the counter or by video teller per month, \$0.50 for each additional check. Fee will be debited on the 1st of the following month.
Business Account Sweep Services	\$10.00 per month
General Fees	
Credit Union Official Check	One free per day with Interest Checking, otherwise \$10.00
Official Check Reissue or Stop Payment	\$25.00
Non-Member In-Branch Check Cashing	\$10.00
Outgoing Domestic Wire Transfer	\$25.00
ACH Stop Payment or Revoke	\$25.00
Processing of Court Order or Levy	\$25.00
Collection Item	Varies
Account Research or Special Requests	\$25 per hour, \$15 minimum
Incorrect Tax Payer ID Number provided	\$50.00
Verification of Deposit or Mortgage	\$5.00
Loan and Plastic Cards	
Debit or Credit Card Foreign Transaction Fee	2% of transaction amount
Visa Cash Advance	2% of transaction amount, \$5 minimum, \$50 maximum
Loan Extension or Rewrite	\$75.00
Deed of Trust Subordination Processing	\$250.00
Deed of Trust Reconveyance	\$45.00
Real Estate Payoff Demand	\$25.00
Real Estate Document Redraw	\$50.00
Update Existing Payoff Demand	\$10.00
Payoff Demand Fax Fee	\$5.00
Lost Debit, Check, or ATM Card Replacement	\$15.00
Visa Gift Card Activation Fee	\$3.95
Plastic Card Rush Fee	\$25.00
Loan Document Copies	\$5.00 per loan
Duplicate DMV Documents	\$10.00
Auto Loan Modification Fee	\$100.00