



COST RECOVERY FEE SCHEDULE

Rates effective July 1, 2020

ACCOUNT RELATED

NSF (Return Item) Fee	\$30.00
Overdraft (Paid Item) Fee	\$30.00
<small>created by check, in-person withdrawal, ATM withdrawal, or other electronic means</small>	
Return Check Deposit Items	\$10.00
Inactive Account Fee <small>(per month)</small>	\$2.00
<small>(Members over 18 with no activity within the past 12 months and balance less than \$500)</small>	
Low Account Balance Fee	\$2.00
<small>(Members 18 and over with balances below \$25.00 and no other active services)</small>	
Tax Levy/Garnishment	\$25.00
Account Reconciliation <small>(per hour; 1-hour min)</small>	\$25.00
Mailed Paper Statements	\$2.00
<small>(per month; free under 18 and over 60)</small>	
Reprint Statements	\$3.00 <small>(per month)</small>
Returned Mail/Postal Address Change	\$3.00
Business Checking <small>(per month)</small>	\$6.00
<small>(Nonprofit organizations exempt)</small>	
Business Deposit Item	\$.05 <small>(per item)</small>
<small>(First 25 free each month)</small>	

CHECK & ACH RELATED

Single Stop Payment	\$30.00
Group Stop Payment	\$50.00
Corporate Stop Payment	\$35.00
<small>(Corporate stop payments cannot be placed within 90 days of issuance)</small>	
Corporate Checks	\$5.00
Check Cashing Over \$100.00	\$5.00
<small>(Fee listed above charged when savings balance is less than \$100 and no other services are utilized, or individual is a nonmember)</small>	
Check Printing	Current Rate
<small>(member's 60 and older receive 240 personal checks printed free annually)</small>	
Foreign Check Processing	Current Rate
Corporate or Personal Check Copies	\$3.00

SERVICES

Money Orders	\$2.00 under age 60, \$1.00 over age 60
Coin Counting	1% <small>(if over \$500.00)</small>

WIRES

Domestic Wire Transfer	\$20.00
International Wire Transfer	\$50.00
Incoming Wires	\$10.00

LOANS

Duplicate Lien Release	\$3.00
Loan Coupon Book	\$5.00
Late Payment <small>(Over 10 days past due)</small>	The greater of \$7.80 or 5% of Month's outstanding payment.

ATM/DEBIT CARD

Replacement Card Fee	\$10.00
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CREDIT CARDS

Credit Builder Advantage's Annual Fee	\$25.00
Minimum Payment	The greater of \$25.00 or 2% of unpaid balance.
Payment Returned <small>(Unpaid, NSF)</small>	\$20.00
Cash Advance <small>(ATM or OTC)</small>	The greater of \$5.00 or 3% of advance.
Foreign Transaction	1% of each foreign transaction in U.S. Dollars. 1% of each U.S. Dollar transaction that occurs in a foreign country.
Late Payment	\$25.00, or \$35.00 if there's been a previous late payment in the prior 6 months.
Replacement Card	\$10.00
Expedited Delivery <small>(initial & replacement)</small>	\$40.00 <small>(For replacement: Fee is in addition to replacement card fee)</small>
Statement Copy	\$5.00
Retrieval Request <small>(Merchant Sales Draft)</small>	\$5.00