

### Membership

• Membership.....	\$5.00
• Account Closure (If account is closed within 90 days of opening).....	\$25.00
• Dormant Account Closure (after 12 months of inactivity).....	\$5.00
• Account Re-opening.....	\$10.00
• Single Service Fee.....	\$5.00 (if combined total in all share accounts is less than \$500.00, fee will apply)

### Alliance Checking Fee

• Maintenance Fee.....	\$10.00 (waived if aggregate daily balance in share, term certificate, or IRA under the same account number of \$5,000.00 or more)
------------------------	--

### Free Checking Account Fees

• Paper Statement.....	\$2.75
• E-Statements.....	Free

### Shares

• Excess Withdrawal (withdrawals from the share savings account in excess of three per month).....	\$5.00
• Regulation D.....	First 3 - free Second 3 - \$5.00 each After 6 - \$10.00 each
• Overdrawn Account.....	\$5.00 per day
• Return Deposited Item.....	\$10.00
• ACH Origination Rejection.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each
• Withdrawal from Holiday Club.....	\$5.00
• Withdrawal from Vacation Club.....	\$5.00
• Withdrawal from Interim Pay.....	\$50.00

### Checking Fees

• Non-Sufficient Funds.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each
• Courtesy Pay.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each
• Overdrawn Account.....	\$5.00 per day (excludes Courtesy Pay)
• Return Deposited Item.....	\$10.00
• ACH Origination Rejection.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each

### Money Maker

• Monthly Service Charge.....	\$10.00 if minimum daily balance is not met
• Withdrawals less than \$250.00.....	\$10.00
• ACH Origination Rejection.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each
• Non-Sufficient Funds.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each

### Money Maker Plus

• Monthly Service Charge.....	\$15.00 if minimum daily balance is not met
• Withdrawals less than \$250.00.....	\$10.00
• ACH Origination Rejection.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each
• Non-Sufficient Funds.....	First 3 - \$29.00 each Second 3 - \$34.00 each After 6 - \$39.00 each

### Debit Card

• Non-CO-OP ATM Usage.....	\$2.00
• Debit Card Replacement.....	\$5.00
• Inactive Debit Card.....	\$1.00 per month
• Debit Card Rush Order.....	\$35.00
• Debit Card PIN Rush Order.....	\$35.00
• Debit Card and PIN Rush Order.....	\$70.00
• Photo Debit Card.....	\$7.00
• Photo Debit Card Renewal.....	\$7.00
• Debit Card International Transaction.....	1% of amount

### Research

• Statement Printout.....	\$3.00
• Copy of Personal Check.....	\$5.00
• Faxed Copy of Personal Check.....	\$8.50
• Verification of Deposit (mortgage).....	\$25.00
• Verification of Deposit (other).....	\$10.00
• Account Research (minimum 1 hour charge).....	\$25.00 per hour
• Original Statement Copy.....	\$5.00
• Liens, Levies, Garnishments.....	\$50.00
• Incoming/Outgoing Collections.....	\$20.00
• Mortgage Loan Payoff.....	\$25.00 (1st, 2nd, Equity Access)

### Stop Payments

• Stop Payment.....	\$20.00
• ACH Stop Payment.....	\$20.00
• Stop Payment on a Holiday or Vacation Club Check.....	\$20.00

### IRAs

• IRA Annual Maintenance Fee.....	\$24.00 (waived if \$2000.00 or more is deposited annually)
• IRA Closure Fee.....	\$25.00

### Wires

• Domestic Outgoing Wire.....	\$20.00
• Foreign Outgoing Wire.....	\$25.00
• Incoming Wire.....	\$15.00

### Safe Deposit Box

• Safe Deposit Box Rental	
3x5.....	\$35.00
5x5.....	\$50.00
3x10.....	\$65.00
5x10.....	\$80.00
• Safe Deposit Box Key Deposit (refunded when all keys are returned).....	\$15.00
• Safe Deposit Box Drilling.....	\$125.00
• Safe Deposit Box Late Charge.....	\$5.00

### American Express Travelers

#### Checks/Gift Cards/Gift Checks

• Travelers Checks – Single Signature.....	\$1.00 per \$100.00
• Checks for 2.....	\$1.50 per \$100.00
• Gift Card.....	\$3.95
• Gift Check.....	\$2.50

### Miscellaneous

• Cashier's Check.....	\$5.00
• Photocopy of Member Documents.....	\$3.00
• Non-Automated Transfer.....	\$5.00
• Coin Counter Usage (free at self-service locations).....	10% of amount
• Overnight Delivery.....	\$30.00
• Consumer Loan Application.....	\$5.00
• Loan Processing.....	\$25.00
• Money Order.....	\$1.00
• Return Mail.....	\$1.00
• Cross-Border Payment.....	\$7.00
• Check by Phone.....	\$7.00

### Share Value

• Par Value of One Share.....	\$25.00
-------------------------------	---------

The rates appearing in this schedule are accurate as of the last dividend declaration date indicated on this disclosure. If you have any questions or require current rate and fee information on your accounts, please call the credit union.

