

**Effective November 1, 2022**

**Fee Schedule**

**Fees and Charges:** Below is the Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your accounts. This schedule is incorporated into your Membership and Account Agreement with the Credit Union.

Account Research Fee	\$20.00 per hour
Business Checking Account Fees	
• Charter One	\$15.00 per month if greater than 25 transactions
• Community One	\$0.00
• Relationship One	\$0.00
Cashier's Checks – Member	\$5.00 per item
Cashier's Checks – Non-Member	\$10.00 per item
Check Copies	\$2.00 per item
Convenience Pay Fee	\$35.00 per item - created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
Counter Check Fee	\$3.00 per sheet – free at account opening
Early Share Account Closure Fee	\$5.00
Escheating Fee	\$25.00
Excessive Withdrawal / Transfer Fee	\$5.00 per withdrawal, transfer, or payment in excess of 8 per billing cycle
Foreign Card Cash Advance Fee	3% of advance
Gift Card Fee	
• Non-Reloadable	\$4.95
• Reloadable	\$5.99
Home Branch Bill Pay	\$0.50 per bill pay – 15 free per billing cycle
Inactive Account Fee	\$5.00 per month
Invalid Address / Return Mail Fee	\$10.00 per month
Jumpstart Checking Account Fee	\$10.00 per month
Mastercard Cross-Border or Single Currency ISA Fee	1% per transaction
Mastercard Reactivation Fee	\$5.00 per card
Mastercard Replacement Card Fee	\$5.00 per card – 1 free per calendar year
Money Order Fee	\$1.50 per item
Mortgage Subordination Fee	\$125.00
Non-Sufficient Funds Fee	\$35.00 per item – an item may be presented multiple times and a fee shall be charged each time the same item is re-presented.
Notary Fee – Non-Member	\$5.00
Overdraft Transfer Fee	\$5.00 per transfer
Returned Item Fee	\$25.00 per item
Statement Copy Fee	\$1.00 per page – no charge if over age 65
Stop Payment Fee	\$35.00 per item
Wire Transfer – Incoming	\$10.00 per transfer
Wire Transfer – International	\$50.00 per transfer
Wire Transfer – Outgoing	\$15.00 per transfer