

## Fee Schedule

Effective Date 6/13/16

### SAVINGS /DEBIT CARD /CHECKING ACCOUNT FEES

NSF Fee (check or electronic-ACH)	\$30.00 per item
Stop Payment Fee	\$30.00 per stop
Courtesy Pay Fee	\$30.00 per item
Check Copy Fee	\$ 2.00 per item
Check Printing Fee	Price depends on style selected
Emergency/Rush Check Orders	Member pays delivery charge
Checking Accounts	
<ul style="list-style-type: none"> <li>• Premium</li> <li>• Classic</li> <li>• Silver (55 and better)</li> <li>• CU Succeed (24 and under)</li> <li>• Business (Sole Proprietor/DBA)</li> </ul>	\$7.50/mo if balance falls below \$1,000 No fee with e-stmts, \$2.00/mo w/ paper stmts \$3.00/mo if balance falls below \$300 No fee with e-stmts, \$1.00/mo w/ paper stmts \$5.00 per month
ATM Withdrawal Fee (Classic and CU Succeed Checking Only)	\$1.00 per withdrawal over 10 monthly
Debit Card Replacement Fee	\$5.00
Dormant Account Fee	\$5/mo if bal is under \$200 & inactive for 1 yr
Incorrect Address Fee (after 2 statements returned undeliverable)	\$5.00 per month
Early Account Closure Fee	\$5.00 if membership closed within 90 days of opening
<b>OTHER SERVICE FEES (Applicable to all accounts)</b>	
Statement Copies	\$2.00 per sheet
Certified/Cashier's Check (free with Member Rewards)	\$4.00 per check
Certified/Cashier's Check for Non-Members	\$5.00 per check
Account History	\$1.00 per month
Deposited Checks Returned	\$20.00 per check
Third Party Credit Union Checks	\$1.00 per check
Wire Transfers (In or Out) USA	\$25.00 per transfer
Wire Transfers (In or Out) International	\$50.00 per transfer
Account Reconciliation Fee	\$15.00 per hour
Real Estate Loan Application Fee	\$100.00
Real Estate Credit Report	\$18.00
Visa Card Replacement Fee	\$7.50
Visa Late Fees	\$25.00
Visa Gift Card	\$2.00
Non ETMA Visa Card Cash Advance	\$5.00
Loan Payment via Credit Card	5% of the payment amount
Car Title Processing Fee	\$16.50 per title
Temporary Lien Fee	\$10.00 per lien
Filing of UCC-1s	\$16+\$1.15/\$1,000 over \$2,000 + \$15 release fee
Late Fee on Loans	5% of payment or \$5.00, whichever is greater
Fax Use	\$3.00
Copies	\$ .10 per copy
GAP Insurance	\$349.00
Subordination Fee	\$50.00
Account Verification	\$10.00