

This Schedule is a part of the Rate Schedule.

Fee Type	Fee Amount
Inactive Account Fee	\$5 per month Applies when account is inactive for at least 12 months
Counter Checks	\$3 per page One (1) page is four (4) checks One (1) page free per calendar year, in addition to one (1) free page at account opening
Corporate Checks (Cashier/Official)	\$5 per check Four (4) free per month
Stop Payment Fee	\$25.00 per item, range, or sequence
Non-member check negotiation (3rd party check)	5% of the check amount Minimum of \$5 and a maximum of \$50 fee per item
Foreign Draft in USD Negotiation Fee	\$2 per item
Candian Draft Negotiation Fee	\$5 per item
Other Foreign Currency Draft Negotiation Fee	\$15 per item
Overdraft Service Fee	\$28 per item
Non-Sufficient Funds (NSF) Fee (Transactions include: check, ATM, POS, VISA, ACH, automatic transfers)	\$28 per paid or returned item
Overdraft Transfer Fee	\$3 per transfer Transfers in \$100 increments
Return Item Fee	\$28 per item Checks deposited drawn on your account at another financial institution
Withdrawal at non Co-Op Network ATM	\$1.50 Certain account types may qualify for waived/refunded fees. Please refer to the Truth-in-Savings disclosure.
Expedited Card Issuance	\$40
Foreign/International Transaction Fee	0.8% if in USD, 2% if in foreign currency (minimum \$0.25)
Member requested photo copy	\$20 per hour
Night deposit bag	Charges \$5 per bag

Fee Type	Fee Amount
Domestic Wire Fee	\$20 outgoing/\$15 incoming
International Wire Fee	\$55 outgoing/\$15 incoming
Loan Payments by Phone	\$20
Loan Payments Online	Free (ACH only)
Undeliverable Address Fee	\$5
Notary Services	Free
Paper Statement Fee	\$3 per month Waived on member accounts 18 and younger, member accounts 62 and older, benefit, clubs/association, court ordered blocked, IOLTA, guardianship, IRA share/CD, estate, nonprofit, non-member, public funds, rep payee, UTMA accounts, Individual Development Plan, Executive Checking, Premier Account, Client Trust Checking
Statement Copy	\$3 per statement
Reconciling/Researching Accounts	\$20 per hour
Order Foreign Drafts	\$10
Foreign Currency Exchange Fee	\$5 Additional shipping fees apply
Levy/Garnishment Processing Fee	\$100
Safe Deposit Box Annual Rental	
No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.	03 x 05.....\$30
	03 x 10.....\$45
	05 x 10.....\$65
	06 x 10.....\$65
	09 x 10.....\$105
	10 x 10.....\$105



**Business Fee Schedule
Savings and Checking Account Fees
Effective: 03/03/2025**

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Innovator Business Checking		Voyager Business Checking	
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.	Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.
Monthly fee	\$5 monthly maintenance fee. Waived for average aggregate balance greater than \$500 and non-profit entities	Monthly fee	\$15 monthly maintenance fee Waived for average balance greater than \$25k
Deposit Items and written checks paid	First 50 free, \$0.15 per item thereafter	Deposit Items and written checks paid	First 250 free, \$0.15 per item thereafter
Cash Deposits	First \$5,000 free, \$10 if \$5k exceeded	Cash Deposits	First \$25,000 free, \$0.05 per \$1k thereafter
Cash purchases	First 25 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap	Cash purchases	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap
Explorer Business Checking			
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.		
Monthly fee	\$10 monthly maintenance fee. Waived for average balance greater than \$15k		
Deposit Items and written checks paid	First 100 free, \$0.15 per item thereafter		
Cash Deposits	First \$10,000 free, \$0.05 per \$1k thereafter		
Cash purchases	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap		
Hemp Checking			
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.		
Monthly fee	\$200 per month fee, per client - no exceptions. A client with multiple accounts will only be charged one fee.		