



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

**This Schedule is a part of the Rate Schedule and Truth in Savings Disclosure.**

Fee Type	Fee Amount
<b>Executive Checking</b>	\$20 per month  Waived if \$50,000 average combined balance in checking, savings, and money market or \$100,000 average combined balance in checking, savings, money market, CD, and IRA CD
<b>Inactive Account Fee</b>	\$5 per month Applies when account is inactive for at least 12 months
<b>Counter Checks</b>	\$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
<b>Corporate Checks (Cashier/Official)</b>	\$5 per check Four (4) free per month
<b>Stop Payment Fee</b>	\$25.00 per item, range, or sequence
<b>Non-member check negotiation (3rd party check)</b>	5% of the check amount Minimum of \$5 and a maximum of \$50 fee per item
<b>Foreign Draft in USD Negotiation Fee</b>	\$2 per item
<b>Candian Draft Negotiation Fee</b>	\$5 per item
<b>Other Foreign Currency Draft Negotiation Fee</b>	\$15 per item
<b>Overdraft Service Fee</b>	\$28 per item
<b>Non-Sufficient Funds (NSF) Fee</b> (Transactions include: check, ATM, POS, VISA, ACH, automatic transfers)	\$28 per paid or returned item
<b>Overdraft Transfer Fee</b>	\$3 per transfer Transfers in \$100 increments
<b>Return Item Fee</b>	\$28 per item Checks deposited drawn on your account at another financial institution
<b>Withdrawal at non Co-Op Network ATM</b>	\$1.50 Certain account types may qualify for waived/refunded fees. Please refer to the Truth-in-Savings disclosure.
<b>Expedited Card Issuance</b>	\$40
<b>Foreign/International Transaction Fee</b>	0.8% if in USD, 2% if in foreign currency (minimum \$0.25)

Fee Type	Fee Amount
<b>Domestic Wire Fee</b>	\$20 outgoing/\$15 incoming
<b>International Wire Fee</b>	\$55 outgoing/\$15 incoming
<b>Loan Payments by Phone</b>	\$20
<b>Loan Payments Online</b>	Free (ACH only)
<b>Skip-a-Pay</b>	\$35
<b>Undeliverable Address Fee</b>	\$5
<b>Notary Services</b>	Free
<b>Secure</b>	\$4 per month
<b>Fraud Defender</b>	\$2.95 per month
<b>Paper Statement Fee</b>	\$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, UTTMA accounts, Individual Development Plan, Executive Checking, Premier Account, Client Trust Checking
<b>Statement Copy</b>	\$3 per statement
<b>Reconciling/Researching Accounts</b>	\$20 per hour
<b>Order Foreign Drafts</b>	\$10
<b>Foreign Currency Exchange Fee</b>	\$5  Additional shipping fees apply
<b>Levy/Garnishment Processing Fee</b>	\$100
<b>Safe Deposit Box Annual Rental</b>	
Note: Not all safe deposit box sizes are available at all branches  <b>No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.</b>	03 x 05 .....\$30
	03 x 10 .....\$45
	05 x 10 .....\$65
	06 x 10 .....\$65
	09 x 10 .....\$105
	10 x 10 .....\$105