

## Business Essentials Schedule as of 11/1/2018

### SAVINGS

*Inactive Account fee per month	\$5.00
*Adjustment Fee (5 free per month)	\$5.00
*Deposit Check Returned Unpaid	\$10.00
*REG D per item (see disclosure for details)	\$10.00
*Stop Payment (ACH)	\$20.00
*Debit Origination Return Fee	\$30.00
*Insufficient Funds - ACH Debit	\$30.00

### CHECKING

*Check Copies (each)	\$2.00
*Adjustment fee (5 free per month)	\$5.00
*Stop payment (Share Draft, ACH)	\$10.00
*Deposit Check Returned Unpaid	\$10.00
*Check Copies (range)	\$15.00
*Protest Fee	\$15.00
*Debit Origination Return Fee	\$30.00
*Bill Payment Insufficient funds	\$30.00
*Insufficient Funds - each check; ATM; Debit Card; ACH Debit	\$30.00
*Cost of Checks for selections other than the free styles (Share Drafts)	Varies

### Money Market

*REG D per Item (see disclosure for details)	\$10.00
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### DEBIT CARD

Debit Card Fees:	
*ATM Surcharges (up to 10/month free)	\$.50 over 10/month
*International Service Assessments	1% of transaction amount.
*Replacement of Lost Visa Debit Card	\$5.00
*ATM Deposit Correction	\$10.00
*Overnight Fee	\$25.00

### RESEARCH AND LEGAL

*Account Reconciliation and Research (per hour). Billed in 1/4 hour increments: (minimum fee \$10).	\$20.00
*Levy, Execution, and Restraining Notice	\$25.00
*Escheat Fee (On accounts legally deemed abandoned property)	\$100.00
*Processing of an Information Subpoena or Other Legal processing for up to 4 hours of research (\$25/hr charge if additional research is needed).	\$100.00

### LOANS AND CREDIT CARDS

*Loan/Credit Card Payment Check Returned Unpaid	Up to \$10.00
*Checking Line of Credit - late fee	\$20.00
*Loan/VISA debit origination payment return fee	\$30.00
*VISA Credit Card - late fee	Up to \$25
*Credit Card overnight Mail Fee (1-3 business days)	\$45.00
*Credit Card overnight Mail Fee (2-4 business days)	\$25.00
*International Service Assessments	1% of transaction amount.
*Replacement of Lost Visa Credit Card	\$5.00


### ONLINE SERVICES

*Check Images	FREE
*Bill Pay	FREE
*Bill Pay Stop Payment	\$30.00
*Bill Pay Insufficient Funds Fee	\$30.00

### OTHER FEES

*Money Orders	\$2.00
*Teller Checks (after 2 free per day)	\$2.00
*Statement Copies (per statement)	\$2.00
*Replacement of night drop key	\$10.00
*Wire Transfer - Incoming	\$15.00
*Stop Payment on a Credit Union Teller Check	\$20.00
*Night drop key deposit	\$20.00
*Wire Transfer - Outgoing Domestic and Incoming International	\$25.00
*Wire Transfer - Outgoing International	\$50.00



Federally insured by NCUA 

\* Fees are subject to change. IOLA accounts exempt from fees assessed by the Credit Union