

BUSINESS ACCOUNT & SERVICE FEES

SAFE BOX FEES

3x5	\$15.00/year
5x5	\$30.00/year
3x10	\$30.00/year
5x10	\$40.00/year
10x10	\$42.00/year
Late Payment Fee (after 10 days)	\$10.00
Replacement Key	Per Vendor
Drilling	Per Vendor

BUSINESS SHARE ACCOUNT FEES

Membership Fee	\$20.00
Excess Withdrawals (over 2/month)	\$2.00 each
Closing Account (within 120 days)	\$15.00
Re-establishment Fee (within 6 months)	\$10.00

DRAFT ACCOUNT FEES

Basic Checking	
Less than 100 items/month	No Charge
100 or more items/month	\$0.25/item
Gold Checking	\$15.00/month*
*Waived for balances of \$2,500 or more	
Check Order	Per Vendor
Duplicate Check	\$5.00 per item
Temporary Checks	\$5.00/12 checks

MONEY MARKET ACCOUNT FEES

Below Minimum Balance Fee	\$10.00/month
Galaxy Checks (30)	No Charge
Over Limit Fee	\$7.50 each
(limited to 6 preauthorized withdrawals/transfers per month)	

DEBIT CARD FEES

Initial Debit Card Order over 3 Cards	\$5.00 each
Replacement Debit Card	\$5.00 each
Dispute Processing	Per Vendor
Rush Order Delivery (1 day)	\$45.00
Rush Order Delivery (2 day)	\$35.00
Use of Non-Fortera ATM	\$2.00 each

OVERDRAFT FEES

Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

Non-Sufficient Funds	\$31.00 each
Overdraft Fee	\$31.00 each
Overdraft Transfer	\$1.00 each
Overdraft Transfer (multiple accounts)	\$2.00 each

INTERNET SERVICES

Online Banking	No Charge
Mobile Banking	No Charge
Bill Payment	No Charge
Bill Payment Stop Payment	\$31.00

OTHER ACCOUNT FEES

Paper Statements	\$10.00/month
E-Statements	No Charge
Document Reproduction Fee (up to 4 pgs)	\$1.00/min.
	\$0.25 each pg over 4
Duplicate Statement Fee	\$3.00 each
Duplicate Tax Form	\$3.00 each
Inactivity Fee	\$5.00/month
Legal Processing Fee	\$50.00/item
(Whether or not funds were actually paid)	
Research Fee (minimum 1 hour)	\$10.00/hr
Returned Deposit Item Fee	\$10.00 each
Statement Reconciliation (by appt)	No Charge
Stop Payment (ACH)	\$15.50/request
Stop Payment Presentment (ACH)	\$15.50 each
Stop Payment (Check)	\$15.50/request
Stop Payment Presentment (Check)	\$15.50 each

OTHER SERVICES

Cashier's Check	\$5.00 each
Cashier's Check (via Fortera Phone Banking)	No Charge
Commercial Money Order (Domestic)	\$25.00 each
Commercial Money Order (Int'l)	\$27.50 & up
Copy of Credit Union By-Laws	\$3.00/request
Express Delivery Fee (Weekday)	\$35.00
Fax Requests	\$1.00/page
Gift Cards	\$5.00 each
Invalid Mailing Address	\$3.00/month
Money Orders	\$2.00 each
Notary Service	No Charge
Reloadable Card	\$5.00 each
Reloadable Card Load/Usage	Per Disclosure
US Savings Bonds	No Charge
Wire Transfer (Domestic) – Incoming	No Charge
Wire Transfer (Domestic) – Outgoing	\$15.00/request
Wire Transfer (Int'l) – Incoming	No Charge
Wire Transfer (Int'l) – Outgoing USD	\$36.50/request
Wire Transfer (Int'l) – Outgoing Foreign	\$21.50/request
Loan Payment by Phone	\$10.00 each

Fees as of May 1, 2018 (subject to change)



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