



InsightTM

CREDIT UNION

Account Services

ACH One-Time Payment Authorization	\$7.95
ACH Periodic Payment Transfer	\$15.00
ATM Fee (Foreign)	\$2.00
ATM Inquiry Fee	\$0.00
ATM Inquiry Fee (Foreign)	\$2.00
Bad Address Fee (Per Month)	\$10.00
Bulk Deposit Fee (Business Accounts) (On more than 30 non-cash items for deposit per day.)	\$3.00
Business Overdraft Line of Credit Setup Fee	\$100.00
Check Copy	\$5.00
Closed Account Fee (If account closes within 6 months or if account is closed due to collection or abandonment.)	\$25.00
Coin Fee (For coin deposits or withdrawals of \$50 or more.)	3%
Coin Machine Fee (Member)	\$0.00
Coin Machine Fee (Non-Member)	10%
Collection Item (Domestic)	\$10.00 + Expenses
Collection Item (International)	\$20.00 + Expenses
Consumer Loan Payment Return Item	\$25.00
Facsimile Service (Per Page)	\$1.00
Garnishment/Levy Fee (One Time)	\$100.00
History (Per Month)	\$5.00
Loan Application Fee**	\$38.00
Loan Payment Extension Fee (1 Month)	\$100.00
Loan Payment Extension Fee (2 Months)	\$150.00
Lost Debit Card Reorder	\$0.00
Minimum Balance Fee (Monthly) (Applies to Share Savings and Grow Green Savings accounts with a balance less than \$250.00)	\$5.00
Money Market Fee (Balance Under \$1,000) (Monthly)	\$12.00
Non-Sufficient Funds/Overdraft Privilege Service Fee*	\$39.00
Overdraft Transfer Fee	\$3.00
Paper Statement Fee (Excludes Seniority Status)	\$5.00
Phone Transaction Fee (Per Call)	\$5.00
Photocopy	\$5.00
Reconciliation of Statement (Per Hour)	\$20.00
Research (Per Hour)	\$20.00
Return Items	\$39.00
Statement Copy (Per Month)	\$5.00
Stop Payment	\$39.00
Transactional Fee (Business Accounts) (Applies to additional checks or other debits in excess of 75 per statement period.)	\$0.00
Transactional Fee (Business Accounts) (Applies to additional deposits in excess of 75 per statement period.)	\$0.00

Account Services (cont.)	
Stop Payment Removal	\$10.00
Strapped Cash Deposit Fee	\$0.50
US Treasury/ Tax Refund Check Cashing (Does not apply to members in good standing with a checking account.)	\$5.00 or 5% (Whichever is Greater)
Verification of Deposit	\$10.00
Verification of Deposit (Rush)	\$15.00
Checks and Money Orders	
Check Orders (Seniority Status members receive free standard checks for life.)	Price Varies
Gift Card	\$3.00
Gift Check	\$3.00
Money Order	\$4.00
Official Check (Non-Member)	\$10.00
Temporary Checks (Per Sheet)	\$3.00
Online Services	
Bill Pay (No Usage for 90 Days) (Monthly)	\$5.00
Bill Pay Overnight Paper Payment (Each)	\$20.00
Copy of a Bill Pay Check	\$20.00
eStatements	Free
Online Banking	Free
Mobile Banking	Free
Safe Deposit Boxes	
3x5	\$40.00
3x10	\$60.00
5x10	\$80.00
10x10	\$125.00
Safe Deposit Box Drilling	\$250.00
Wire Transfers	
Wire Transfer (Domestic, Incoming)	\$15.00
Wire Transfer (Domestic, Outgoing)	\$25.00

Reg D limits 6 transfers per month from shares, unlimited from line of credit.

*For overdrafts created by checks, in-person withdrawals, ATM withdrawals, ACH withdrawals, or any other withdrawal via electronic means.

**\$38 Loan Application Fee on all consumer loans, excluding: Mortgage loans, Overdraft Lines of Credit, New Beginnings/Credit Re-builder loans, Fresh Start loans, Credit Cards, and Teacher Supply loans.

Effective May 22, 2020



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