

COST RECOVERY SCHEDULE - EFFECTIVE MAY 1, 2019



COSTS ASSOCIATED WITH YOUR ACCOUNT

We want to thank our valued members for assisting in the recovery of our operating costs through the payment of service charges. To avoid service charges, choose an account that fits you, use Direct Deposit, avoid late fees and NSF checks, set up automatic payments and transfers and use our online and mobile banking alert services to be made aware of low balances or payment due dates. Should you have an unexpected fee, members can use reward points for a partial refund on miscellaneous fees.

FREE PRODUCTS AND SERVICES

Online Banking	FREE
Online Bill Pay	FREE
Mobile App.....	FREE
Telephone Banking (800-546-8682)	FREE
E-Statements.....	FREE
Co-Op Network No-Fee ATMs	FREE
Night Depository.....	FREE
Direct Deposit.....	FREE
ACH (Automatic Clearing House).....	FREE
Notary Service for members.....	FREE
Kasasa Checking (Various)	FREE

SHARE ACCOUNTS

Holiday Club - over limit of withdrawals per year.....	\$5.00 each
Premium Money Market - below minimum balance	\$10.00
Premium Plus Money Market - below min balance	\$25.00
Excess Transfer Fee	\$5.00 each
Account Closure (open < 90 days).....	\$20.00
Statement copies.....	\$2.50 each

SHARE DRAFT CHECKING ACCOUNTS

Kasasa Checking (Various)	FREE
Community or InControl Checking	\$2.50 month
Waived with 7 Debit Transactions or E-Statements	
Business Checking Account.....	\$2.50 month
Account Closure (problem account).....	\$35.00
Account Closure Fee (open < 90 days)	\$20.00
Copies of a canceled draft (check)	\$2.00 each
Statement Copies.....	\$2.50 each
Counter Draft (check) (limit 8 per month)	\$1.00 each
Overdraft Non-Sufficient Funds/NSF	\$28.00 each
Overdraft Privilege	\$28.00 each
Deposit Item Return	\$28.00 each
NSF Auto Transfer from Savings/Loan.....	\$5.00 each
Stop Payment	\$28.00/\$2.00 ea. additional
Service Support	\$35.00 hr/1 hr minimum

IRA ACCOUNTS

IRA Maintenance	\$10.00 annually
Waived with an accumulative IRA balance of \$500 or more	
Direct IRA Transfer.....	\$20.00 each

CARD SERVICES

ATM/Debit Card Replacement.....	\$10.00 per card
ATM/Debit Card or PIN Rush Order ..	\$50.00 per card
Visa Gift Card.....	\$5.00 per card

WIRES

Incoming	\$5.00 each
Outgoing - Continental US	\$20.00 each
Outgoing - International/Outside Continental US	\$45.00 each

MISCELLANEOUS

Reactivate Debit Card after Block	\$28.00	
Business Account Excess Debit	\$0.15 each	
For debit transaction (withdrawal, draft paid, automatic transfer or payment) in excess of 50 during a month		
Skip-a-payment.....	\$20.00 each	
Non-Member Check Cashing	\$5.00 each	
Coin Counting		
> Personal Accounts..... 3% of total counted		
Waived with \$100 in Savings Account or if age >62 or <18		
> Business Accounts		greater of 3% or \$5.00
CU Check Withdrawal (1 free per month)	\$5.00 each	
DocuSign Authentication	\$5.00	
Replacement Document	\$5.00	
Reissue/Refund/Void per check	\$5.00 each	
Foreign ATM (out-of-network transaction)	\$1.00 each	
FAX (send/receive)	\$2.00 page	
Inactive Account (after 6 months of inactivity)	\$5.00 month	
Levy/Garnishment Execution	\$75.00 each	
ATM Withdrawal Overdraft	\$28.00 each	
Notary Service for non-members	\$5.00 signature	
Paper Statement.....	\$2.50/month	
Photocopies	\$0.10 page	
Return Mail Fee (no forwarding)	\$5.00 month	
Non-refundable Membership Fee	\$15.00	
Intrepid Originated ACH Items Returned NSF.....	\$28.00	

Federally Insured by NCUA/Equal Housing Opportunity