



Supplement to Member Account Agreement

Schedule of Fees and Charges

SHARE DRAFT CHECKING ACCOUNTS	
Insufficient Funds / Uncollected Funds / Overdraft Charges (<i>per presentment</i>)	Up to \$35.00
Check and ACH Stop Payments (<i>per item or number series</i>)	\$25.00
Overdraft Protection-Regular Savings Transfer	\$ 8.50
Overdraft Protection-Loan Advance Transfer	\$ 8.50
Check Copy	\$ 3.00
Service Charge for checking account named "Your Five Star Checking Account"	\$10.00
<i>(If balance falls below \$1,500; share type 0041)</i>	
ATM SERVICES (Debit/ Credit Cards)	
Fee for Foreign Transactions	\$ 1.50
Fee for Balance Inquiries from Foreign ATMS	\$ 1.00
Replacement Card	\$10.00
PIN Mailer	\$ 5.00
SHARE SAVINGS ACCOUNTS	
Account Processing Fee If Closed Within 90 days	\$25.00
Excessive Withdrawals (<i>after 4 withdrawals per quarter</i>)	\$ 5.50
Christmas Club Early Withdrawal Fee	\$25.00
MONEY MARKET CHECKING ACCOUNTS	
Minimum Withdrawal Fee (<i>under \$250.00</i>)	\$25.00
Excessive Check Withdrawals (<i>over 3 per month</i>)	\$ 5.50
<i>All checking account fees also apply</i>	
ADDITIONAL SERVICES	
Official Check Withdrawals (<i>1 check per day</i>)	FREE
Additional Official Credit Union Check Withdrawals (<i>per day</i>)	\$ 3.00
Money Orders	\$ 3.00
Check Cashing (<i>on inactive account and balances less than \$2,500.00</i>)	1% of check amount
Wire Transfers (<i>outgoing</i>)	\$25.00
International Wire Transfer	*\$45.00
Account Histories (<i>phone or printout</i>)	\$3.00
Research and Account Reconciliation (<i>per hour – one hour minimum</i>)	\$25.00
Statement Copy (<i>per page</i>)	\$ 1.00
Fax Transmitting (<i>per page</i>)	\$ 1.00
Photocopies (<i>per page</i>)	\$ 0.25
3 x 5 Safe Deposit Boxes (<i>where available</i>)	\$20.00
4 x 5 Safe Deposit Boxes (<i>where available</i>)	\$20.00
5 x 5 Safe Deposit Boxes (<i>where available</i>)	\$25.00
3 x 10 Safe Deposit Boxes (<i>where available</i>)	\$30.00
5 x 10 Safe Deposit Boxes (<i>where available</i>)	\$40.00
10 x 10 Safe Deposit Boxes (<i>where available</i>)	\$70.00
Re-keying Lock (<i>with keys</i>)	\$100.00
Drilling (Both Keys Lost)	\$150.00
<i>Plus cost of lock replacement per vendor cost</i>	
OTHER CHARGES	
Peer to Peer Payment Services (<i>per transaction</i>)	\$ 1.00
Returned Items (<i>credit includes ACH</i>)	\$30.00
Collection Items-Incoming/Outgoing (<i>per item</i>)	\$25.00
Debit Card Rush Fee (<i>Expedited Card</i>)	\$35.00
Garnishment/Levy	\$35.00
Periodic Statements in Paper Format (<i>per month</i>)	\$ 2.00
Mail Returned as Undeliverable by USPS (<i>per month</i>)	\$ 5.00
Abandoned Property Processing	\$25.00
Dormant Account (<i>Per Month</i>)	\$ 5.00
<i>(Balance less than \$100.00 with no activity in 18 months on accounts of members age 18 or older)</i>	

*International wire transfers are subject to approval

This supplement is incorporated into, becomes a part of, and should be attached to your Master Membership Agreement and Disclosures. If you have questions or require current rate and fee information on your account, please call a financial advocate.