



## 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" <i>(If balance falls below \$1,500; share type 0041)</i>	\$10.00
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 (per transaction)	\$ 1.00
Returned Items (credit includes ACH)	\$30.00
Collection Items-Incoming/Outgoing <i>(per item)</i>	\$25.00
Debit Card Rush Fee (Expedited Card)	\$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 (Per Month)	\$ 5.00
<i>(Balance less than \$2,500.00 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 Member Relationship Specialist.

Effective May 1, 2024