

# New Fee Structure Effective November 12, 2021

	<u>NEW FEE</u>	<u>OLD FEE</u>
Non-Conforming Collateral Insurance Fee (Member will not provide proof of insurance)	\$50.00 Per Occurrence	(NEW)
Account Transfers by Phone or via email (Savings or Checking or Loan Payments)	\$2.00 per transfer	No Charge
Auto Overdraft Transfer (per Transfer)	\$5.00 per occurrence	Used to be \$10.00
ATM Inquiry Fee	<b>No Charge</b>	Used to be \$1.00 after 3
ATM Withdrawal Fee	<b>No Charge</b>	Used to be \$0.50 after 3.
ACH Origination Set-up Fee (Loan Payment)	\$25.00	(NEW)
ACH Origination Stop Payment/Hold Fee (Assessed Each Occurrence)	\$25.00	(NEW)
Re Open Account Fee (Savings and/or checking)	\$25.00	(NEW)
Loan Cancellation Fee (Charged only after member has agreed to loan terms)	\$50.00	(NEW)
Copy of Deposited Check, Cashier's Check or Money Order (If available)	\$5.00 /each	(NEW)
Overnight Delivery of Loan Payoff (Passed onto Member)	\$50.00	(NEW)
Verification of Deposit to 3rd Party	\$10.00 /each	(NEW)
Manually Paid/Posted ACH Item	\$5.00 each	(NEW)
Priority Mail Service/Member Loan Payoff (Passed onto Member)	\$10.00	(NEW)
Copy of Loan File – Secured or Unsecured	\$25.00	(NEW)
Payoff Statement Fax Fee – If Member Not Refinancing with CU	\$5.00	(NEW)
Holiday Club Accounts – penalty charged if withdrawn prior to November 1st	\$10.00	(NEW)
Club Account Withdrawal Fee (Monthly)	\$2.50 per occurrence	(NEW)