



Fee Schedule
Effective July 1, 2016

Fee Description	Charge
Share/Savings Accounts	
Reg-D Excessive Transactions	\$5.00 per transaction (6 free transfers per month, fee imposed on the 7th)
IRA Early Withdrawal Penalty Fee	90 days of dividends (whether earned or not)
Inactive Account Fee (12 month no activity)	\$5.00 per month (Excludes Kirby accounts)
Excessive Money Market Withdrawals.....	\$10.00 per item
Early Closing Fee (When account is closed within first 6 months).....	\$25.00
Checking Accounts	
Insufficient Funds (NSF)	\$35.00 per item
Bill Pay NSF Fee	\$35.00 per item
Returned Item.....	\$35.00 per item
Stop Payment	\$35.00 per request
Check Copy.....	\$1.00 per check / \$2 for original
Account Reconciliation (Minimum 1 hour change)	\$20.00 per hour
Check Printing	Price varies upon style
Second Chance Checking.....	\$10.00 per month
ATM/ Debit Fees	
Balance Inquiry.....	\$1.50 per inquiry
Debit POS Insufficient Funds.....	\$35.00 per item
Foreign ATM Transactions	\$2.50 per transaction
Non-proprietary ATM Withdrawal/ Transfer.....	\$1.50 per transaction
Re-issue Pin #	\$5.00
Replacement Card.....	\$5.00 (Rushed card will be at the expense of the member)
Telephone / Online Payment Convenience Fee	\$10 per transaction
Loan Fees	
DMV Title	\$10.00
Extension Request	\$35.00 (Per request approval)
Reschedule / Workout.....	\$35.00 per request
UCC Filings	\$20.00
Loan Late Payment.....	5% of amount due (If HELOC / Equity Loans closed within the first 12 months, all closing cost must be repaid)
Credit Card Fees	
VISA Cash Advance	3% (Only on foreign cards)
VISA Late Payment	Up to \$25.00
VISA Over The Limit	Up to \$20.00



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Other Fees

Statement Mailing Fee	\$3.00
Statement Copy	\$1.00 per page
Deposited Item Return.....	\$10.00
Wire Transfer (Domestic Only)	\$10.00 (outgoing) \$5.00 (incoming)
Visa Gift Cards.....	\$3.00 each
Visa POS receipt (Waived in fraud cases)	\$25.00
Visa Payment Return Check.....	\$25.00 per item
Outgoing Fax	\$1.00 per instance
Return Mail/Postal Address Change Notification	\$1.00
Verification of Deposit	\$3.00
Mortgage Subordination.....	\$50.00
Mortgage Verification.....	\$5.00
Cashier Check (on cu checks made payable to third party).....	\$5.00
Garnishment / Levy fee	\$100.00
Check Cashing	\$5.00 per check
(No fee if member's aggregate balances are \$500 or greater)	
Deed of Trust Release / Lien Recording.....	\$41.00
CUMONEY (Reloadable Debit Card)	\$5.00 initial order
ACH - Return Item (Payment or Deposit).....	\$35.00 per item
ADV Pay / Overdraft Tolerance fee	\$35.00
(May apply to overdraft from check, ATM withdrawal or other electronic means)	

Collection Department Fees

Auction Fee.....	\$100.00 per vehicle
Foreclosure Fee	\$100.00 per property
Judge / Garnishment Fee	\$50.00
Member Property Inventory Fee	\$50.00 per vehicle
Repo Fee	\$100.00 per vehicle per instance
Storage Fee.....	\$5.00 per day units stored by Beacon