



**Fee Schedule Effective
November 1, 2022**

Fee Description	Charge
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Share/Savings Accounts

Reg-D Excessive Transactions	\$5.00 per item. (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
Share Account Transfer Fee for Overdraft Fee.....	\$5.00 per transfer

Checking Accounts

Insufficient Funds (NSF)	\$40.00 per item
Bill Pay NSF Fee	\$40.00 per item
Returned Item.....	\$40.00 per item
Stop Payment	\$40.00 per request
Check Copy.....	\$1.00 per check / \$2 for original
Account Reconciliation (Minimum 1 hour charge)	\$20.00 per hour
Check Printing	Price varies upon style
Starter Checking Fee.....	\$10.00 per month

ATM/ Debit/ Credit Card Fees

Balance Inquiry.....	\$1.50 per inquiry
Debit POS Insufficient Funds.....	\$40.00 per item
Foreign ATM Transactions	\$3.50 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
VISA Cash Advance.....	2% per transaction
VISA Late Payment.....	Up to \$25.00
VISA Over the Limit.....	Up to \$20.00
VISA Foreign Exchange Fee.....	3% (Only on foreign cards)
Debit Card Reactivation Fee for Unauthorized Overdrafts.....	\$10.00

Loan Fees

DMV Title	Actual fee based on State DMV
Extension Request	\$40.00 (Per request approval)
Reschedule / Workout.....	\$40.00 per request
UCC Filings/Release	\$20.00
Loan Late Payment.....	5% of amount due (If HELOC / Equity Loans closed within the first 36 months, all closing cost must be repaid)



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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.....	Actual fee Based on Releasing Courthouse
CUMONEY (Reloadable Debit Card)	\$5.00 initial order
ACH - Return Item (Payment or Deposit).....	\$40.00 per item
Overdraft Privilege fee	\$35.00 (May apply to overdraft from check, ATM withdrawal or other electronic means)
de Minimis Overdraft Fee.....	\$10.00 per item (May apply to overdraft from check, ATM withdrawal or other electronic means that bring the account negative less than \$10.00. Does not apply to business accounts)
FI 2 FI - Transfer out of Beacon.....	\$0.99
P2P Funds Transfer.....	\$0.99
International Service Assessment Fee	up to 1.4% in US Dollars
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