

**This Schedule is a part of the Rate Schedule.**

Fee Type	Fee Amount
<b>Inactive Account Fee</b>	\$5 per month Applies when account is inactive for at least 12 months
<b>Counter Checks</b>	\$3 per page  One (1) page is four (4) checks One (1) page free per calendar year, in addition to one (1) free page at account opening
<b>Corporate Checks (Cashier/Official)</b>	\$5 per check Four (4) free per month
<b>Stop Payment Fee</b>	\$25.00 per item, range, or sequence
<b>Non-member check negotiation (3rd party check)</b>	5% of the check amount Minimum of \$5 and a maximum of \$50 fee per item
<b>Foreign Draft in USD Negotiation Fee</b>	\$2 per item
<b>Candian Draft Negotiation Fee</b>	\$5 per item
<b>Other Foreign Currency Draft Negotiation Fee</b>	\$15 per item
<b>Overdraft Service Fee</b>	\$28 per item
<b>Non-Sufficient Funds (NSF) Fee</b> (Transactions include: check, ATM, POS, VISA, ACH, automatic transfers)	\$28 per paid or returned item
<b>Overdraft Transfer Fee</b>	\$3 per transfer Transfers in \$100 increments
<b>Return Item Fee</b>	\$28 per item Checks deposited drawn on your account at another financial institution
<b>Withdrawal at non Co-Op Network ATM</b>	\$1.50 Certain account types may qualify for waived/refunded fees. Please refer to the Truth-in-Savings disclosure.
<b>Expedited Card Issuance</b>	\$40
<b>Foreign/International Transaction Fee</b>	0.8% if in USD, 2% if in foreign currency (minimum \$0.25)
<b>Member requested photo copy</b>	\$20 per hour
<b>Night deposit bag</b>	Charges \$5 per bag

Fee Type	Fee Amount
<b>Domestic Wire Fee</b>	\$20 outgoing/\$15 incoming
<b>International Wire Fee</b>	\$55 outgoing/\$15 incoming
<b>Loan Payments by Phone</b>	\$20
<b>Loan Payments Online</b>	Free (ACH only)
<b>Undeliverable Address Fee</b>	\$5
<b>Notary Services</b>	Free
<b>Paper Statement Fee</b>	\$3 per month  Waived on benefit, clubs/association, court ordered blocked, IOLTA, guardianship, IRA share/CD, estate, nonprofit, non-member, public funds, rep payee, UTTMA accounts, Individual Development Plan, Executive Checking, Premier Account, Client Trust Checking
<b>Statement Copy</b>	\$3 per statement
<b>Reconciling/Researching Accounts</b>	\$20 per hour
<b>Order Foreign Drafts</b>	\$10
<b>Foreign Currency Exchange Fee</b>	\$5  Additional shipping fees apply
<b>Levy/Garnishment Processing Fee</b>	\$100
<b>Safe Deposit Box Annual Rental</b>	
Note: Not all safe deposit box sizes are available at all branches  <b>No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.</b>	03 x 05.....\$30
	03 x 10.....\$45
	05 x 10.....\$65
	06 x 10.....\$65
	09 x 10.....\$105
	10 x 10.....\$105

**Business Fee Schedule**  
**Savings and Checking Account Fees**  
**Effective: 05/07/2025**

**This Schedule is a part of the Rate Schedule.**

<b>Innovator Business Checking</b>	
<b>Minimum Opening Deposit</b>	\$100.00 with no ongoing balance requirement.
<b>Monthly fee</b>	\$5 monthly maintenance fee. Waived for average aggregate balance greater than \$500 and non-profit entities
<b>Deposit Items and written checks paid</b>	First 50 free, \$0.15 per item thereafter
<b>Cash Deposits</b>	First \$5,000 free, \$10 if \$5k exceeded
<b>Cash purchases</b>	First 25 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap

<b>Voyager Business Checking</b>	
<b>Minimum Opening Deposit</b>	\$100.00 with no ongoing balance requirement.
<b>Monthly fee</b>	\$15 monthly maintenance fee Waived for average balance greater than \$25k
<b>Deposit Items and written checks paid</b>	First 250 free, \$0.15 per item thereafter
<b>Cash Deposits</b>	First \$25,000 free, \$0.05 per \$1k thereafter
<b>Cash purchases</b>	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap

<b>Explorer Business Checking</b>	
<b>Minimum Opening Deposit</b>	\$100.00 with no ongoing balance requirement.
<b>Monthly fee</b>	\$10 monthly maintenance fee. Waived for average balance greater than \$15k
<b>Deposit Items and written checks paid</b>	First 100 free, \$0.15 per item thereafter
<b>Cash Deposits</b>	First \$10,000 free, \$0.05 per \$1k thereafter
<b>Cash purchases</b>	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap

<b>Hemp Checking</b>	
<b>Minimum Opening Deposit</b>	\$100.00 with no ongoing balance requirement.
<b>Monthly fee</b>	\$200 per month fee, per client - no exceptions. A client with multiple accounts will only be charged one fee.