

This Schedule is a part of the Rate Schedule.

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

Fee Type	Fee Amount
Domestic Wire Fee	\$20 outgoing/\$15 incoming
International Wire Fee	\$55 outgoing/\$15 incoming
Loan Payments by Phone	\$20
Loan Payments Online	Free (ACH only)
Undeliverable Address Fee	\$5
Notary Services	Free
Paper Statement Fee	\$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
Statement Copy	\$3 per statement
Reconciling/Researching Accounts	\$20 per hour
Order Foreign Drafts	\$10
Foreign Currency Exchange Fee	\$5 Additional shipping fees apply
Levy/Garnishment Processing Fee	\$100
Safe Deposit Box Annual Rental	
Note: Not all safe deposit box sizes are available at all branches No insurance of any kind is provided by NCUA or the credit union to cover safe deposit box contents.	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**

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Innovator Business Checking		Voyager Business Checking	
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.	Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.
Monthly fee	\$5 monthly maintenance fee. Waived for average aggregate balance greater than \$500 and non-profit entities	Monthly fee	\$15 monthly maintenance fee Waived for average balance greater than \$25k
Deposit Items and written checks paid	First 50 free, \$0.15 per item thereafter	Deposit Items and written checks paid	First 250 free, \$0.15 per item thereafter
Cash Deposits	First \$5,000 free, \$10 if \$5k exceeded	Cash Deposits	First \$25,000 free, \$0.05 per \$1k thereafter
Cash purchases	First 25 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap	Cash purchases	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap
Explorer Business Checking			
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.		
Monthly fee	\$10 monthly maintenance fee. Waived for average balance greater than \$15k		
Deposit Items and written checks paid	First 100 free, \$0.15 per item thereafter		
Cash Deposits	First \$10,000 free, \$0.05 per \$1k thereafter		
Cash purchases	First 50 coin rolls free, \$0.10 per roll thereafter, strapped cash \$0.25 per strap		
Hemp Checking			
Minimum Opening Deposit	\$100.00 with no ongoing balance requirement.		
Monthly fee	\$200 per month fee, per client - no exceptions. A client with multiple accounts will only be charged one fee.		