



Consumer Fee Schedule
Savings and Checking Account Fees
 Effective: 03/03/2025

This Schedule is a part of the Rate Schedule and Truth in Savings Disclosure.

Fee Type	Fee Amount
Executive Checking	\$20 per month Waived if \$50,000 average combined balance in checking, savings, and money market or \$100,000 average combined balance in checking, savings, money market, CD, and IRA CD
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 Checks deposited drawn on your account at another financial institution	\$28 per item
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)

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)
Skip-a-Pay	\$35
Undeliverable Address Fee	\$5
Notary Services	Free
Secure	\$4 per month
Fraud Defender	\$2.95 per month
Paper Statement Fee	\$3 per month Waived on member accounts 18 and younger, member accounts 62 and older, 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