

Schedule of Fees and Charges

Share and Checking Account Fees

Returned Deposit Item	\$33.00
Nonsufficient Funds – each transaction	\$33.00
Overdraft – each paid	\$33.00
Automatic Overdraft Protection Transfer	\$5.00
Stop Payment	\$30.00 per item
Stop Payment Release	\$5.00 per item
Copy of Check/Deposit	\$5.00 per copy
Check Cashing Fee (may be waived depending on account relationship)	\$10.00
Subordination Fee	\$100.00
Garnishments	\$35.00 setup, \$2.00 per payment
Account Research	\$20.00 per hour, \$20.00 min
Account Reconciliation	\$20.00 per hour, \$20.00 min
Account Activity Printout (current month)	\$1.00 per page
Statement Printout	\$6.00 per statement
Mailed Paper Statement	\$6.00 per statement
Account Closed Within 90 Days of Opening	\$35.00
Low Balance Fee**	\$5.00 per month
Dormant Account Fee***	\$5.00 per month

Monthly Service Fees

Freedom Checking (<i>waived with aggregate average daily deposit balance in your Account(s) at least equal to \$300.00</i>)	\$5.00 per month
Gem City Checking (<i>waived with aggregate average daily deposit balance in your Account(s) at least equal to \$10,000.00</i>)	\$7.00 per month
TrailBlazer Checking (<i>beginning with the first anniversary of your Account</i>)	\$5.00 per month

ATM/Debit Card Fees

Lost/Stolen ATM/Debit Card Replacement Fee (1 free per year)	\$15.00
Lost/Stolen ATM/Debit Card Replacement Rush Fee	\$50.00
Replace Inactive ATM Card (not used in 6 months)	\$15.00
ATM Transactions – non Treadwell ATMs (first 4 free per month)	\$3.00 each

Miscellaneous Fees

Money Orders	\$3.00
Cashier's Checks	\$5.00
Wire Transfer – Incoming	\$25.00
Wire Transfer – Outgoing	\$2.00
Fax – First Page	\$25.00
Fax – Second Page or More	\$0.05 per page
Photocopy...	\$0.05 per page
Incorrect Address	\$5.00
Counter Checks (4 per sheet)	\$4.00 per sheet
Counter Checks (4 per sheet)	\$2.00 per request
Teller Assisted Telephone Transactions and Inquiries	

* For all Accounts (except checking Accounts), during any calendar month, you may not make more than six withdrawals from or transfers to another Credit Union Account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction, or by check, draft, debit card, if applicable, or similar order to a third party. If you exceed these limitations, your Account may be subject to closure by the Credit Union.

** Less than \$500.00 average daily balance in primary share account without a loan, credit card or other savings/checking/certificate account (*waived for those age <23 or >70*).

*** An account is considered dormant if for one year no withdrawals or deposits have been made to the account and the account balance is less than \$300.00 (fee waived if member is less than 18 years old).



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**