

# Schedule of Fees & Charges

Effective 8-15-23



## General Fees

Account Closure	<b>\$5.00, if closed within 90 days</b>
Account Reconciliation	<b>\$20.00 per hour</b>
Account Research	<b>\$20.00 per hour</b>
Check Cashing	<b>\$5.00 per check if member's account balance is below \$50.00 and no direct deposit, loan or VISA card.</b>
Coin Deposit	<b>\$2.00 per \$100 (first \$100 free)</b>
<b>Coin Deposits using machine (Dressler Only)</b>	
Member with checking account	<b>2%</b>
Member without checking account	<b>5%</b>
Non-member	<b>10%</b>
Dormant Account	<b>\$5.00 per month (after 1 year inactive and under \$200.00. Minor accounts excluded)</b>
Early Funds ACH Fee	<b>\$1.00 per ACH deposit</b>
Fax	<b>\$1.00 per page</b>
Foreign Check Collection	<b>\$35.00</b>
Garnishments/Levy	<b>\$50.00</b>
<b>Gift Card</b>	
Member with checking account	<b>\$3.50</b>
Member without checking account	<b>\$4.00</b>
Legal Research	<b>\$50.00 per hour</b>
Money Order	<b>\$2.00</b>
NSF Charge	<b>\$35.00 per item</b>
Official Check	<b>\$5.00 each (unless in member's name)</b>
Official Check Replacement	<b>\$10.00 each</b>
Overdraft Charge	<b>\$35.00 per item</b>
Photocopy	<b>\$1.00 per page</b>
Return Mail (Bad Address)	<b>\$7.00 per day</b>
Return Deposit Item	<b>\$35.00 per item</b>
Statement Reprint	<b>\$3.00 in person or \$5.00 mailed</b>
Stop Payment	<b>\$30.00</b>
Telephone Account Transfer with Teller	<b>\$2.00</b>
Free if using the 24-Hour Telephone Access Line- 330-493-3711	
<b>Wire Transfer</b>	
Incoming	<b>\$15.00</b>
Incoming International	<b>\$30.00</b>
Outgoing	<b>\$25.00</b>
Outgoing International	<b>\$50.00</b>

## Share Account Fees

Par Value of One Share	<b>\$5.00</b>
Reg D Violation	<b>\$0.00</b>

## Checking Fees

Certified Check	<b>\$5.00 per check</b>
Check Copy	<b>\$3.00 each</b>
Internet Banking Check Copy	<b>Free</b>
iPay Online Bill Pay	<b>Free</b>
Minimum Daily Balance	<b>None</b>
iPay Online Bill Pay	<b>Free</b>
Minimum Daily Balance	<b>None</b>
Monthly Service Charge	<b>None</b>
Overdraft Privilege Service	<b>\$35.00 accessed when an entry in excess of available balance is paid by the credit union</b>
Safe@Home Online Banking	<b>Free</b>
Counter Check	<b>\$0.50</b>

## Debit Card & Swipe & Go Card

Replacement Card	<b>\$10.00</b>
Foreign Transaction	<b>Up to 2% of transaction amount</b>
Point of Sale (POS) Transaction	<b>None</b>
Debit (PIN) Transaction	<b>None</b>
Transaction at ATMs	<b>10 FREE per month; \$2.00 per transaction thereafter</b>

## Swipe & Go Account

Monthly service charge	<b>\$5.00 waived if you have 15 POS transactions (excludes all ATM transactions, teller cash advance and iPay payments)</b>
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If you have any questions or require fee information on your accounts, please call the credit union.

