

Effective September 1, 2016

Notice of Fee Schedule Change

Fees and Charges: Below is the Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your accounts. This schedule is incorporated into your Master Account Agreement with the Credit Union.

Account Research Fee	\$20.00 per hour
Business Checking Account Fees	
• Charter One	\$15.00 per month if greater than 25 transactions
• Community One	\$0.00
• Relationship One	\$0.00
Cashier's Checks - Member	\$5.00 per item
Cashier's Checks – Non-Member	\$10.00 per item
Check Copies	\$2.00 per item
Coin Machine Fee	4% if greater than \$100.00
Counter Check Fee	\$3.00 per sheet – free at account opening
Early Share Account Closure Fee	\$10.00
Escheating Fee	\$25.00
Excessive Withdrawal / Transfer Fee	\$5.00 per withdrawal, transfer, or payment in excess of 6 per billing cycle
Facsimile Service Charge – Local	\$2.00 first page / \$0.50 each additional page
Facsimile Service Charge – Long Distance	\$5.00 first page / \$1.00 each additional page
Gift Card Fee	\$3.00 per card
Home Branch Bill Pay	\$0.50 per bill pay – 15 free per billing cycle
Inactive Account Fee	\$10.00 per month
Invalid Address / Return Mail Fee	\$10.00 per month
Money Order Fee	\$1.50 per item
Mortgage Subordination Fee	\$125.00
Non-Member VISA Advance Fee	3% of advance
Non-Member Check Cashing Fee	1% if greater than \$500.00
Non-Sufficient Funds Fee	\$35.00 per item
Notary Fee - Member	\$5.00 per page – 2 pages free – \$25 maximum
Notary Fee – Non-Member	\$25.00
Overdraft Transfer Fee	\$5.00 per transfer
Replacement Plastic Card Fee	\$5.00 per card – 1 free per billing cycle
Returned Item Fee	\$25.00 per item
Safe Deposit Box Late Fee	\$10.00
Statement Copy Fee	\$1.00 per page – no charge if over age 65
Stop Payment Fee	\$30.00 per item
Western Union	\$16.50 per transfer
Wire Transfer – Incoming	\$10.00 per transfer
Wire Transfer – International	\$50.00 per transfer
Wire Transfer – Outgoing	\$15.00 per transfer