

**SERVICE CHARGE SCHEDULE - (Effective May 1, 2023)**

<b>CHECKING ACCOUNTS</b>	<b>Service Charge</b>
Checks (price set by check vendor)	varies
Business 31 Interest Checking (monthly charge)*	\$15.00
Courtesy Pay Coverage on Overdraft** (per presentment)	\$20.00
NSF/Returned Item (per presentment)***	\$20.00
Stop Payment	\$25.00
<b>CREDIT UNION SERVICES</b>	<b>Service Charge</b>
Account Printout (per page), Statement Copy (per statement), or Check Copy	\$3.00
Address Change notification by U.S. Post Office	\$5.00
ATM/Debit/Credit Card Re-issue (lost card)	\$10.00
Cashiers' Check (Minimum check amount: \$500)	\$3.00
Foreign Item Processing (price set by vendor & payee bank)	varies
Garnishment/Levy/Escheatment/Subpoena	\$50.00
Instant Deposit	\$10.00
Loose Coin (coin counter)	3%
One-time Membership Fee (when account is opened)	\$1.00
Research & Investigation fee (per hour, plus expenses)	\$40.00
Returned Item (deposited or loan payment)	\$25.00
Wire Transfers, incoming	\$10.00
Wire Transfers, outgoing (domestic only)	\$20.00

\* This fee waived with minimum daily balance of \$100 or Active Merchant Services Account.

\*\* Courtesy Pay Coverage on Overdraft. Your account has two kinds of balances: the actual balance and the available balance. We use the available balance to determine whether a transaction will overdraw your account, be returned or declined, and for determining when an overdraft (Courtesy Pay) or NSF (Returned Item) fee will be imposed. Your actual balance reflects transactions that have posted to your account but not transactions that have been authorized and are pending (including debit card transactions). Your available balance represents your actual balance minus any holds on your account, such as debit card transactions that have been authorized but are pending final settlement or holds for checks you have deposited. You are responsible for ensuring your available balance is sufficient to cover all of your transactions. You can review your actual and available balances when you review your account online, at an ATM, by phone, by mobile application, or at a branch. For additional information on your available balance, please review the Courtesy Pay Overdraft Protection and Your Account program description and contact us if you have any questions.

\*\*\* NSF/Returned Item (Debit, Check, Electronic Fund Transfer). We use your available balance to determine whether an item will be paid or returned. We will charge you an NSF/Returned Item fee each time an item is presented for payment even if the same item is presented for payment multiple times. We do not control when (and how often) an item is presented to us for payment. You may be charged multiple NSF (Returned Item) fees for one item (for example, one check or one ACH debit) if that item is presented and returned more than once.