

SCHEDULE of FEES and CHARGES

EFFECTIVE: 01-DEC-2018



SERVICE	FEE AMOUNT
ACCOUNT HISTORY (PER REQUEST)	\$5.00 (FREE VIA SAFE IB)
ACCOUNT RESEARCH (PER HOUR, 1 HOUR MINIMUM)	\$20.00
ACH STOP PAYMENT	\$30.00
ATM WITHDRAWAL	\$1.00 (AFTER 6TH WITHDRAWAL WITHIN THE MONTH)
BAD ADDRESS FEE (MONTHLY)	\$10.00
CHECK ORDERS	VARIES
CARD REPLACEMENT	\$10.00
CLOSE ACCOUNT	\$10.00 (IF CLOSED BY MEMBER WITHIN FIRST 6 MONTHS)
COPY OF CREDIT UNION CHECK	\$5.00
CREDIT UNION CHECK	\$5.00 (2 FREE PER MONTH)
DORMANT ACCOUNT	\$5.00 PER MONTH (NO MEMBER GENERATED ACTIVITY FOR 12 MONTHS AND NO IRA)
DUPLICATE DEPOSIT	\$30.00
EARLY CLUB WITHDRAWAL	\$5.00
ESCHEAT PROCESSING	\$25.00
EXPRESS CARD DELIVERY (CHECK CARD OR CREDIT CARD)	\$45.00
FOREIGN CURRENCY OR CHECK TRANSACTION	\$15.00 PER ITEM \$35.00 RETURN FEE
LATE LOAN PAYMENT	5% OF PMT AMT \$25.00 MINIMUM
LEGAL PROCESSING	\$25.00
LOAN SKIP-A-PAYMENT (RESTRICTIONS APPLY)	\$25.00 PER PAYMENT SKIPPED
MEMBERSHIP	\$5.00
MONTHLY MAINTENANCE	NONE

SERVICE	FEE AMOUNT
NON-MEMBER COUNTER CHECK (REPLACING MEMBER CHECK FOR A CREDIT UNION CHECK)	\$5.00
NOTARY SERVICE	\$5.00 FOR NON-MEMBERS
NSF/UNCOLLECTED FUNDS	\$30.00
OVERDRAFT TRANSFER (TRANSFER FROM ANOTHER SHARE TO COVER ITEM)	\$2.00 EACH
OVERDRAWN (PER ITEM)	\$30.00
OVERNIGHT MAIL	MARKET PRICE
RETURNED CHECK FEE	\$20.00 \$30.00 IF A TO-ME-FROM-ME ITEM
ROLLED COIN EXCHANGE (PER ROLL)	5.00%
SAFE BP	FREE
SHARE DRAFT CHECK COPIES	\$3.00 (FREE VIA SAFE IB)
STATEMENT COPY	\$5.00 (FREE VIA SAFE IB)
STOP PAYMENT	\$30.00
STOW AWAY (RESERVE SAVINGS)	\$5.00 (AFTER THE 1 WITHDRAWAL ALLOWED PER MONTH)
VISA CREDIT CARD ANNUAL FEE	NONE
VISA CARD LATE PAYMENT	\$30.00 OR THE AMOUNT OF THE REQUIRED MINIMUM PAYMENT, WHICHEVER IS LESS
VISA DOCUMENT COPY	5.00
VISA GIFT CARD (NON-RELOADABLE, PER CARD)	\$2.50
VISA INTERNATIONAL TRANSACTION	UP TO 1.00%
VISA STATEMENT COPY	\$5.00
WIRE TRANSFER	\$20.00 OUTGOING DOMESTIC WIRE \$40.00 OUTGOING FOREIGN WIRE \$15.00 INCOMING FOREIGN WIRE

Please note - all fees are subject to change without notice

