



With the “new” Community First, not only are fees fewer, but some already-low fees have been lowered further.

A few fees, to more accurately reflect their actual cost to the cooperative, have risen.

Better still, with our innovative Do Gooder Club, you can eliminate many fees altogether! Fees the Do Gooder does away with are indicated in **bold italics** at right.

But even without Do Gooder, some items can be free — for all Members. Those items are indicated by this secret code: **FREE**.



Fee Schedule

Effective September 1, 2017

NOTARY (per document)

Credit Union-Related Documents, \$0
Non Credit Union-Related Docs, \$15
 Non Credit Union Members, \$15

SAFE DEPOSIT BOX (annual)

2x5, \$20
 3x5, \$25
 5x5, \$40
 3x10, \$45
 5x10, \$75
 10x10, \$125
 Force Open & Re-Key (per event), \$250
 Replacement/Duplicated Key, \$25

WIRE TRANSFER

Outgoing Domestic, \$25
 Outgoing International, \$40
Incoming, \$10
 Returned, \$40

MISCELLANEOUS

Mailed monthly statement, \$2
 ▶ (**FREE**, if 62 years of age or older)
 Returned Deposit/Loan Payment, \$10
 Returned (as above) + Check Kiting, \$26
Money Order, \$3
Cashier's Check, \$5
Replacement/Refund Cashier's Check, \$25
 Phone Payment fee, \$9.95
 Outgoing Collection Item, \$50
 Manual Posting of ACH Check, \$10
Research Fee, \$25
Undeliverable Mail/Locator fee, \$5
Verification of Deposit, \$10
 Legal Documents, \$75
Overnight Mail, \$20
 Early Account Closure fee, \$10

MEMBERSHIP (one-time)

New Member, \$5
 Loan-Only, \$25

CHECKING ACCOUNT

Local Advantage, **FREE**
 Local Advantage PLUS, \$5
 ▶ (**FREE** if 12 debit swipes in month)
 iChecking, \$6
 ▶ (**FREE** if \$1,000 balance maintained)
 Local Non-Profit, \$0
 Local Trade, \$15
 ▶ (**\$7.50** if \$1,000 balance maintained)
 2nd Chance, \$10
 2nd Chance Business, \$19
Temporary Checks, \$2
 Courtesy Pay, \$26
 Non-Sufficient Funds, \$26

SAVINGS ACCOUNT

3rd Party Withdrawal & Transfer, \$2
 ▶ (after monthly **six FREE**)
 Under Min. Balance, \$5
 Dormant Account, \$10
 ▶ (after 12 months, then assessed quarterly)

MONEY MARKET

3rd Party Withdrawal & Transfer, \$2
 ▶ (after monthly **six FREE**)
 Convenience Checks, \$2

STOP PAYMENT

Draft, \$24
 Money Order, \$24
ACH, \$24

IRA ACCOUNTS

Annual Maintenance, \$5
Transfer to other institution, \$25

ATM/DEBIT CARDS

Replacement Card, \$10
 RUSH Replacement Card, \$75
 Special Mailing for Card, \$15
 ATM Transactions, \$0
 ATM Deposit Adjustment, \$6

What do you get from a not-for-profit financial cooperative, owned by its Members?

Fewer fees.

Above are all of 'em. On one letter-size sheet!

By contrast, Wells Fargo has 52 pages of fees!

How do we set fees? By analyzing what a particular service costs the Membership. It's that simple. And that fair.