



FEE SCHEDULE

Effective October 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
 ▶ (**FREE** 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

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 Membership, 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 fee-items can be easily free — for any Member. Those items are indicated by this secret code: **FREE**.



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.