



FEE SCHEDULE

Effective beginning May 1st, 2024

SERVICE	FEE
ACCOUNTS FEES	
Stop Payment	\$30
Non-Sufficient Funds/Returned Item-Unpaid/Overdrawn and ACH Origination Unpaid	\$30
Copy of Check	\$3
Replacement Checks	Price varies
Balancing Account/Research Fee	\$25 per hour
Monthly Transaction Fees:	\$0.05 per item over 200, plus \$5.00 monthly fee
Business Checking Account Fees	\$0.10 per item over 400, plus \$10.00 monthly fee
ATM/VISA ACCOUNTS	
ATM Withdrawal (Excludes VISA)	Free at Co-Op Network Machines \$1 per withdrawal at other machines
Replacement Card (ATM/Debit Card or VISA)	\$5 (more than 2 in a 12-month period - \$20)
Replacement of PIN (ATM/Debit Card or VISA)	\$5
Overdrawn Account	\$30
International Transaction Fee (ATM/Debit Card or VISA)	1% of the transaction amount See Visa Disclosure for other related fees
VISA Cash Advances	Members with THE LOCAL credit union VISA only N/C
HANDI ONLINE BILL PAY	
Inactive for 3 months	\$5 per month
Written Correspondence to Payee	\$15
Per Proof of Payment not necessitated by dispute	\$15
Payments Returned due to member error	\$10
Overdraft Fee or Unpaid Item	\$30
Gift Check/Donation Check	\$2.99/\$1.99
OTHER FEES	
Service Center Transaction Withdrawal/Transfer	\$1
Check Cashing	\$3 for non-members
Individual Retirement Accounts	\$25 Exit Fee (early w/d's, transfers/rollovers out)
Temporary Checks	\$2 per page
Loan Payment-Through Message Pay	\$5.99
Replacement Statement Copy	\$2 per page
Fax Fee (Outgoing)	\$3 for first page \$1.50 for each additional page
Credit Union Check	\$2
Wire Transfer Out / Wire Transfer In	\$25* / \$5*
Foreign Wire Transfer Out / Foreign Wire Transfer In	\$45* (plus other related charges) / \$10*
Bad Address	\$3 per month*
Inactive/Dormant Account	\$3 per month if no activity for 12 months. Waived for balances over \$100.00, active loan or certificate account. Waived for minor accounts
Account Verification	Verify Deposit \$10 Verify Deposit & Loan \$20
Legal Services (Garnishment, Tax Levy, Injunctions, etc.)	\$50 per service
ACH Origination Transfer	\$3
Funds Escheated	\$50
Pay Off Letter	\$20