

*Member Fees Effective May 15<sup>th</sup>, 2018*

<b>Check Cashing Fee*</b> .....	\$3.00
<b>Canadian Check Processing Fee</b> .....	5.00
<b>Dormant Accounts</b> .....	2.00
<i>(Per month until active (After 12 months of inactivity))</i>	
<b>Money orders</b> .....	1.00
<b>Visa Travel Money Cards</b> .....	10.00
<i>(\$100.00 to \$5,000.00)</i>	
<b>Laminating (Membership card size)</b> .....	.50
<i>Half Sheet</i> ..... 1.00	
<i>Full Sheet</i> .....	
	2.00
<b>Cashier's checks</b> .....	1.00
<b>FAX and amortization (First page)</b> .....	1.00
<i>Each additional page</i> ..... .25	
<b>FAX non-member (First page)</b> .....	5.00
<i>Each additional page</i> ..... 1.00	
<b>Statement copy/account printout</b> .....	1.00
<i>Each additional page</i> ..... .25	
<b>Copy of personal draft</b> .....	2.00
<b>Copy of money order</b> .....	2.00
<b>VISA Gift card</b> .....	2.00
<b>New account</b> .....	1.00
<b>Account re-opened within 180 days</b> .....	10.00
<b>Account closed within 180 days</b> .....	5.00
<b>Research fee (per hour)</b> .....	25.00
<b>Checkbook balancing</b> .....	25.00
<b>Origination set-up fee</b> .....	20.00
<b>NSF charge back fee</b> .....	10.00
<b>Share draft overdraft fee</b> .....	20.00
<b>ACH overdraft fee</b> .....	20.00
<b>Stop payment on draft</b> .....	20.00
<b>Stop payment on ACH</b> .....	20.00
<b>Unauthorized origination return fee</b> .....	20.00
<b>Copy machine (First 5 copies)</b> .....	FREE
<i>Each additional copy</i> .....	
	.10

**Safe deposit boxes**

3x5.....	20.00
5x5.....	25.00
3x10.....	30.00
5x10.....	35.00
10x10.....	55.00
<b>Lost Safe Deposit BOX key + Postage</b> .....	15.00
<b>Drill Safe Deposit Box</b> .....	175.00
<b>Wire transfer</b> .....	20.00
<b>CU to CU transfer (in MI)</b> .....	20.00
<b>Foreign wire (w/ MGMT approval)</b> .....	50.00
<b>Wires to the wrong F.I. (Fed)</b> .....	60.00
<b>Real estate app fee</b> .....	350.00
<i>(Non-refundable)</i>	
<b>HELOC app fee</b> .....	150.00
<b>Balloon renewal after fees</b> .....	125.00
<b>Rate buy down fee</b> .....	750.00
<b>Late loan payments</b> .....	10%
<i>(Of interest due for payments 10 or more days late maximum \$25.00)</i>	
<b>Letter of credit</b> .....	10.00
<b>Temporary drafts (For first 6)</b> .....	FREE
<i>Each additional draft</i> .....	
	.25
<b>VISA document copy</b> .....	3.00
<b>VISA card replacement</b> .....	5.00
<b>VISA late fee</b> .....	15.00
<b>VISA NSF fee</b> .....	20.00
<b>ATM card replacement</b> .....	5.00
<b>DEBIT card replacement</b> .....	5.00
<b>Debit Card Currency Conversion fee of .2%</b>	
<b>Debit Card Cross-Border Transaction fee .9%</b>	
<b>Garnishment/levy fee</b> .....	25.00
<b>Notary fee for non-member</b> .....	10.00
<b>Incorrect mail fee</b> .....	2.00
<b>IRA termination or transfer</b> .....	25.00

\*Check cashing fees are only for members with an account balance of less than \$100.00 and not using any other credit union service.