

Member Fees Effective September 1st, 2019

Check Cashing Fee*	\$3.00
Canadian Check Processing Fee	5.00
Dormant Accounts**	5.00
<i>(Per month until active-After 12 months of inactivity)</i>	
Money orders	1.00
Visa Travel Money Cards	8.00
<i>(\$100.00 to \$5,000.00)</i>	
Laminating (Membership card size)50
<i>Half Sheet</i>	1.00
<i>Full Sheet</i>	2.00
Cashier's checks	1.00
FAX member (First page)	1.00
<i>Each additional page</i>25
FAX non-member (First page)	5.00
<i>Each additional page</i>	1.00
Statement copy/account printout	1.00
<i>Each additional page</i>25
Copy of personal draft	2.00
Copy of money order	2.00
VISA Gift card	2.00
New account	1.00
Account re-opened within 180 days	10.00
Account closed within 180 days	5.00
Research fee (per hour)	25.00
Checkbook balancing	25.00
Origination set-up fee	20.00
NSF charge back fee	10.00
Share draft overdraft fee	20.00
ACH overdraft fee	20.00
Stop payment on draft	20.00
Stop payment on ACH	20.00
Unauthorized origination return fee	20.00
Copy machine (First 5 copies)	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
Lost Safe Deposit BOX key + Postage	20.00
Drill Safe Deposit Box	225.00
Wire transfer	20.00
CU to CU transfer (in MI)	20.00
Foreign wire (w/ MGMT approval)	50.00
Wires to the wrong F.I. (Fed)	60.00
Real estate app fee	350.00
<i>(Non-refundable)</i>	
HELOC app fee	150.00
Balloon renewal after fees	125.00
Rate buy down fee	750.00
Late loan payments	10%
<i>(Of interest due for payments 10 or more days late maximum \$25.00)</i>	
Letter of credit	10.00
Temporary drafts (For first 6)	FREE
<i>Each additional draft</i>25
VISA document copy	3.00
VISA card replacement	5.00
VISA late fee	15.00
VISA NSF fee	20.00
ATM card replacement	5.00
DEBIT card replacement	5.00
Debit Card Currency Conversion fee of .2%	
Debit Card Cross-Border Transaction fee .9%	
Garnishment/levy fee	25.00
Notary fee for non-member	10.00
Incorrect mail fee	5.00
IRA termination or transfer	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.

**Dormant account fees are changed on all accounts with a combined balance of less than \$250.00.