



## Membership Fee Schedule

Membership		Certificate Accounts	
Stop Payment of Corporate Check	\$25.00	IRA Account Closure/Transfer to another FI	\$30.00
Corporate Check Copy	\$2.00	Money Market Accounts	
Early Account Closure <sup>5</sup>	\$7.00	Minimum Balance <sup>2</sup> - Marquee Money Market	\$4.95
Inactive Membership <sup>3</sup>	\$5.00	Minimum Balance <sup>2</sup> - IRA Marquee Money Market	\$4.95
Telephone Requests Via Attendant	\$1.00	Minimum Balance <sup>2</sup> - Choice Money Market	\$10.00
ACH (Electronic Transfers)		Checking Accounts	
Stop Payment ACH (Per Item Presentment) <sup>7</sup>	\$25.00	Monthly Service Fee <sup>1</sup> - My Diamond Checking	\$4.95
Returned ACH (Per Item Presentment) <sup>7</sup>	\$32.00	Monthly Minimum Balance Fee <sup>2</sup> - Growth Checking	\$5.95
Debit Cards		Stop Payment of Check/Draft (individual or series) <sup>7</sup>	\$25.00
Non-Use Monthly Fee <sup>6</sup> (Per Card) My Diamond Checking	\$3.00	Copy of Cleared Check/Draft	\$2.00
Empty Envelope Deposit (Per Deposit)	\$30.00	Returned Share Draft Fee (Per Item Presentment) <sup>7</sup>	\$32.00
Replacement Card (first request FREE)	\$5.00	The cost of checks varies	\$ ---
Excessive Replacement	\$10.00	Business Accounts	
Overdraft Protection Fees <sup>4</sup>		Minimum Balance <sup>2</sup> - Checking Plus	\$15.00
Overdraft Protection (Per Item Presentment)	\$29.50	Minimum Balance <sup>2</sup> - Money Market	\$10.00
Late Deposit/Credit (Per Item Presentment)	\$26.00	Over Transaction Limit Fee (Per Item Presentment)	\$0.50
Transfer Overdraft (Per Transfer)	\$5.00	Transfer Overdraft- Line of Credit	\$5.00
		Non-Use Monthly Fee <sup>6</sup> (Per Card): Sole Proprietor/ Business Easy Checking	\$3.00
All fees and charges are subject to change. For the most current information on products and services please call us at 1-800-593-1000			

1. You can avoid this fee by having one or more of the following:
  - a. Electronic Statements
  - b. Have monthly Direct Deposit going into your account.
  - c. Maintain a daily balance of \$500.
2. Monthly fees are posted the last business day of each month against the applicable account type.
3. The Inactive Membership Fee is assessed monthly on the Membership Share Savings Account if ALL of the following criteria are met:
  - a. No transactions in any credit union account for twelve (12) months. Dividends, check cashing, and fees are not considered transactions.
  - b. Combined deposit account balances are less than \$1,000.
  - c. No active loan on the account.
  - d. The member is older than 22 years of age.
4. Fee is imposed for overdrafts created by Share Drafts (Checks), Automated Clearing House (ACH) transactions, Check/Debit Card transactions, ATM, or by other electronic means.
5. The Early Account Closure Fee will be assessed at the time of closing on Membership Share Savings Accounts (S1) closed within six (6) months of opening.
6. Non-use fees are assessed monthly for each debit card that is not used at least once in a calendar month. Usage includes a withdrawal or deposit at an ATM, or PIN/Signature purchases.
7. Fees may apply to Bill Payment transactions.