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| **ACCOUNT FEES** | FEE |
| Overdraft (Non-Sufficient Funds) | $37.00 |
| 3rd Party (Non-Sufficient Funds) | $25.00 |
| Stop Payment | $25.00 |
| Paper Statement (Under Age 18 and Born Before 1964 not charged a fee) | $2.00 |
| Statement Copy | $2.00 |
| Inactive Account Fee (after 1 year inactivity) | $20.00 |
| Escheat Account | $100.00 |
| Club Accounts Early Withdrawal (Kid’s/Christmas) | $15.00 |
| Copy of Cleared Check | $4.00 |
| Certified Check | $3.00 |
| Reopen a Closed Membership (Savings) Account | $10.00 |
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| **WIRE FEES** |  |
| Outgoing Wire – Domestic including Western Union | $30.00 |
| Outgoing Wire | $50.00 |
| Incoming Wire | $10.00 |
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| **MISCELLANEOUS FEES** |  |
| Returned Statement/Mail | $7.00 |
| Credit Union Check Payable to third party (first check daily-free) | $2.00 |
| Non Member Check Cashing | $5.00 |
| Foreign Check Collection | $25.00 |
| Money Order | $2.00 |
| Visa Gift Cards | $2.00 |
| Credit/Debit Card Replacement | $5.00 |
| Credit/Debit Card Rush Replacement | $20.00 |
| Legal Fees (includes domestic relation orders, garnishments, levies, etc.) | $40.00 |
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| **LOAN FEES** |  |
| Late Payment | $25.00 |
| Visa Late Payment | $20.00 |
| Home Equity Application Fee \* | $300.00 |
| \*Closed loans will be refunded $300. Denied or loans not closed will not be refunded fee. |  |
| Recoupment Fee (if Home Equity is paid within 3 years) | $150.00 |