

CHECKING ACCOUNTS

Better Than Free Checking with eStatements	FREE
<i>Paper Statements (Waived if the member is over age 60)</i>	\$3.00
Dividend Checking <i>If minimum average daily balance of \$2,500 is not maintained</i>	\$10.00
Youth Checking	FREE
Essentials Checking	\$5.00

SAVINGS ACCOUNTS

Smart Start Savings	FREE
Dream Savings	FREE
Money Market Savings <i>If minimum average daily balance of \$2,000 is not maintained</i>	\$7.00
Health Savings Account (HSA)	\$5.00
Prime Savings/Youth Savings	FREE

ATM/DEBIT CARD SERVICES

ATM Out-Of-Network Fees	
First U.S. & CO-OP ATM Transactions	FREE
Withdrawals/Transfers <i>Out-of-network</i>	\$2.00 per transaction
Inquiries <i>Out-of-network</i>	\$1.00 per inquiry
Dividend Checking includes four (4) automatic ATM surcharge rebates per month charged by other banks and Better Than Free Checking includes two (2) automatic ATM surcharge rebates per month charged by other banks.	
Replacement card	\$10.00
Rush replacement card	\$37.00

GENERAL SERVICE FEES

Stop payments <i>deposited checks returned</i>	\$29.00
Personalized checks	Printing & handling cost
Temporary checks <i>additional orders</i>	\$2.00 per 4 checks
Account research reconciliation	\$20.00 per hour (\$5.00 min)
Bad address	\$2.00 per month
Cashiers check	\$5.00
Check Cashing <i>Non-Member</i>	\$8.00 per item
Unrolled Coin Exchange	5% of total coin
Collection fees <i>delinquent accounts</i>	At Cost
DMV transfer fee <i>if applicable</i>	\$15.00
Levy fee	\$100.00 per item
Escheat fee	\$2.00
Membership fee	\$5.00
Inactive Account fee on Prime Savings <i>If under \$100 and no other share or loan</i>	\$6.00 per month

Non-Sufficient Funds (NSF) Charges per Presentment

Courtesy Pay (paid NSF) <i>Essentials Checking not eligible</i>	\$29.00
Insufficient Funds <i>(Paid or unpaid NSF)</i>	\$29.00
Overdraft transfers per transfer	\$6.00

Copy Fees

Checks <i>first two free</i>	\$2.00 per item
Statements	\$5.00 per item

Draft Collection	
Domestic	\$5.00
Foreign	Cost + \$5.00

Notary Services <i>By appointment only</i>	
First U.S. Documents & All Documents for Members 65+	FREE
Non-First U.S. Documents	\$15.00 per signature

Wire Transfer Fees	
Outgoing Domestic	\$25.00
Outgoing Foreign	\$50.00
Incoming Domestic	\$5.00
Foreign	\$15.00
Wire Trace	\$10.00

VISA® Credit Cards	
Cash advance fee	2% \$2 min – \$50 max
Foreign transaction fee <i>(FREE with a First U.S. Cash Rewards VISA® Credit Card)</i>	For Platinum VISA®, Credit Card, up to 1% of each transaction
Late fee	\$10.00
Replacement card	\$10.00
Rush replacement card	\$37.00

Safe Deposit BOX (Arden-Arcade Watt & Auburn Branches Only)	
<i>Active checking required for safe deposit box. Boxes NOT insured by NCUA.</i>	
Annual Rental	3x5 - \$40.00
	5x5 - \$45.00
	3x10 - \$55.00
	5x10 - \$80.00
	10x10 - \$140.00
Replace lost or damaged safe deposit key <i>Other key must be surrendered. Replacement box provided at no charge.</i>	\$20.00
Drill open a safe deposit box <i>Drill by court order (i.e. fee for responding)</i>	Cost Cost + \$10.00
Re-draw of real estate documents	\$35.00

Effective: August 1, 2024. Fees are subject to change. Any fee or charges incurred by the credit union for extra service or special handling of your account will be passed on to you. All fees will be collected from your account at the time the service is provided. The credit union may charge any of your accounts for charges that are due. You will receive notification of the amount of any such charges. If you have any questions, you may call Member Services at (800) 556-6768.