

TRUTH IN SAVINGS FEE SCHEDULE

Per your LOCAL FCU Truth-in-Savings Disclosure, fees and charges that may be assessed against your account are disclosed in our Truth-in-Savings Fee Schedule and may change from time to time. The fee schedule below reflects changes as of March 1st, 2024

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity/History Printout	\$5.00/Printout (month)
Account Closure	\$15.00 if account closed within six (6) months
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Cashier's Check	\$3.00/Check (Credit Union checks cleared by the Credit Union)
Check Cashing (non-member)	\$10.00/Item
Coin Machine	10% of coin amount
Deposit Item Return	\$35.00/Item
Dormant Account	\$60.00/Month after 1 year(s)
Gift Cards	\$3.00/Card
IRA Servicing	\$7.50/Quarter
Legal Process (tax levies, summons)	\$100.00/Order
Loan Processing	\$75.00/Loan
Money Order	\$3.00/Money Order
Payee Charge	\$3.00/Item
Reopening Account	\$10.00
Returned Mail	\$5.00/Item
Skip-A-Payment	\$30.00/Loan
Statement Copy	\$5.00/Copy
Teller's Check (credit union checks cleared by another financial institution)	\$3.00/Check
Western Union	\$25.00/Transfer
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
Check Copy	\$5.00/Item
Forced Payment	\$35.00/Item
NSF	\$35.00/Item (each submission/resubmission)

CHECKING ACCOUNT FEES (continued)	
Overdraft	\$3.00/Item
Returned Item	\$35.00/Item (each submission/resubmission)
Service Charge	\$5.00/Month (if minimum balance is not maintained)
Stop Payment	\$35.00/Request
Temporary Check	\$2.00/Check
EFT FEES	
ACH/ATM/Debit Forced Payment	\$35.00/Item
ACH Return	\$35.00/Item
ACH Stop Payment	\$35.00/Request
ATM Transaction	\$3.00 for each ATM transaction at ATM's owned by the Credit Union
Bill Pay Return	\$35.00/Item (in addition to the NSF Fee)
Card Replacement	\$10.00/Card
SPECIFIC ACCOUNT FEES	
Special Savings - Excessive Withdrawal	\$5.00/Transaction exceeding one (1) withdrawal per month
Christmas Club - Early Withdrawal	\$10.00/Transaction between February 1 and October 31
Vacation Club - Excessive Withdrawal	\$5.00/Transaction exceeding one (1) withdrawal per month
Money Market - Excessive Withdrawal	\$5.00/Transaction exceeding two (2) withdrawal per month



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Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency