



# Fee Schedule

Effective February 1, 2011

All fees subject to change. **Changes are noted in bold.**

## Checking and Savings

Abandoned Account (No member initiated activity for 36 months)	\$5.00*
ATM/Debit Card	
Card Replacement	\$10.00 each
Expedited Delivery	Actual cost from vendor
PIN Reminder	\$5.00 each
ATM Card (Savings Only)	
Additional Withdrawals	\$2.00 per - after first 4
Maintenance	\$1.00*
Checking Inactivity	
No Account Activity in 90 days and Balance is Under \$100	\$5.00*
No Bill Pay Clearing Within 90 days	\$5.95*
Low Savings Balance	\$5.00**
Overdraft Transfer	\$6.95 each
Overdraft Paid	\$29.95 each
PIN Withdrawal (non-Connexus ATMs)	
Xtraordinary Checking	\$2.00 per - after first 6
Savings with Xtraordinary Checking	\$2.00 each
MyRewards Checking	\$2.00 per - after first 4
Savings with MyRewards Checking	\$2.00 each
Innovative Checking (Savings and/or Checking)	\$2.00 per - after first 4
Return Item	\$29.95 each
Remote Transfer Outbound	\$6.95 each
Remote Transfer Premium Inbound	\$11.95 each

## Y.E.S. Money Market Savings

Check clearing (starting with fourth check)	\$29.95 each
Checks (under \$250)	\$29.95 each

\*Fees are charged on a monthly basis.

\*\*Monthly fee if savings balance is below \$100 at the end of the month (over age 23) and membership is open 12 months or longer with no other services opened.

## Checking Qualifications

### Xtraordinary

Monthly Qualifications Have 15 Visa Check Card non-PIN transactions clear your account by the last business day of each month; 1 ACH credit posted and 1 third party Connexus Online Bill Pay debit posted by the last business day of each month; and elect to receive E-Statements.

Surcharge Rebates Up to \$5.00 per ATM withdrawal within the United States. \$25 per month maximum.

### MyRewards

Monthly Qualifications Have 10 Visa Check Card non-PIN transactions clear your account by the last business day of each month; 1 ACH debit or credit posted by the last business day of each month; and elect to receive E-Statements.

Surcharge Rebates Up to \$5.00 per ATM withdrawal within the United States. \$25 per month maximum.

## Loans

Automatic Payment Cancellation	<b>\$29.95 each</b>
Loan Documents Not Returned	<b>\$100.00*</b>
Duplicate Lien Release	\$20.00 each
Real Estate Loan Payment Returned	\$15.00 each
Consumer Loan Payment Returned	\$29.95 each

## Miscellaneous

Account Documents Not Returned	\$10.00*
Reconciliation/Research	<b>\$50 per hour (1 hr. min.)</b>
Document Copies	\$3.00 per page/ \$5.00 min
e-Statement Cancellation	\$5.00
Foreign Currency	1% of U.S. Dollar amount
Garnishment/Levy	<b>\$100.00 each</b>
Medallion Signature Guarantee	\$10.00 each
Money Orders/Corporate Checks	\$3.00 each
Deposit Item Returned	\$29.95 each
Overnight Mail Delivery	\$15.00 minimum
Retirement Plan Transfer/Rollover	\$30.00 each
Returned Mail	\$5.00 each
Stop Payments	\$29.95 each
Western Union Wire	\$40.00 each
Wire Transfer Domestic	\$20.00 each
Wire Transfer Foreign	Dependent on country

## Safe Deposit Boxes

3x5x24	\$15.00
5x5x24	\$23.00
3x10x24	\$30.00
5x10x24	\$40.00
7x10x24	\$75.00
10x10x24	\$90.00

Safe Deposit Box Key Replacement \$100.00