Schedule of Fees and Charges  
Effective Date: August 1, 2019

GENERAL SERVICES:

Close Account (within 6 months) .................................................. $ 10.00
Reopen an Account (within 6 months) ............................................. $ 25.00
Account Reconciliation and Research ......................................... $ 30.00 /hr
Copy of Statements or Transaction History ................................. FREE (as part of fee otherwise $9.95)
Copy of Deposited Check/Cashiers Check or Money Order (if available) ........................................................ $ 10.00 /ea
Collection Item Domestic ........................................................... $ 20.00 /ea
Collection Item Foreign ............................................................. $ 50.00 /ea
Insufficient Funds/Uncollected Funds ................................ ......... $ 30.00 /ea
Returned Deposited Item ......................................................... $ 15.00 /ea
Self-to-Self Returned Item ...................................................... $ 30.00 /ea

Official Check Payable to a Third Party ................................. $ 5.00 /ea
Official Check Stop Payment, Renewal, Release or Replacement .... $ 30.00 /ea
Wire Transfer - Domestic Incoming ........................................... FREE
Wire Transfer - Domestic Outgoing ....................................... $ 20.00 /ea
Wire Transfer - Foreign Incoming ............................................. FREE
Wire Transfer - Foreign Outgoing ........................................... $ 65.00 /ea
Money Orders .................................................................... $ 2.00 /ea
Check Cashing (Non-member for on-check checks) ......... $ 10.00 /ea
(Active for 12 months and balances of less than $200.00; waived for < 18 Age)
Bad Address ...................................................................... $ 5.00 /mo
Notary Services (Fee for COU Documents) ....................... $ 15.00 /ea sig
eSs

Safeguarded Amount .......................................................... $ 2.00 /notice
Legal, Levy or Garnishment Processing .............................. $ 50.00 /ea
Reporting Correction to IRS Due to Incorrect SSN/TIN ............... $ 50.00 /ea
Verification of Deposit to 3rd Party ........................................ $ 10.00 /ea
Overnight Delivery ............................................................... Pass thru
Cash Services for coin (over $200 per month) ....... 10% of deposit
Shared Branch Transactions ....................................................... FREE
Bill Pay (offers with a valid checking account) ....................... FREE

CHECKFREE BILL PAY FEES

Insufficient Funds (NSF) ......................................................... FREE
Next Day Check Payment ...................................................... $ 15.00 /ea
Same Day Payment for Electronic Payee (limited availability) .... $ 12.95 /ea
Account-to-Account Transfer to Other FI ............................... $ 12.95 /ea
Stop Payment (if allowed) ...................................................... FREE
Copy of Corporate Check .................................................... FREE

CHECKING SERVICES:

University Checking ......................................................... No monthly fee
Value Checking (no longer offered) ........................................ $ 5.00 /mo
(Waived with account activity, a minimum DAB > $200, or at CO-OP Network, or balance, e-statement)
Interest Checking (no longer offered) ................................... $ 10.00 /mo
(Waived with activity or eStatements. Undergraduate age 18-23)
Advantage Checking (no longer offered) ......................... $ 10.00 /mo
College Checking (no longer offered) ................................. $ 5.00 /mo
(Free with activity or eStatements. Undergraduate age 18-23)
Fresh-Start Checking (no longer offered) ......................... $ 10.00 /mo
Teen Checking (no longer offered, age 13-17) ................... No monthly fee
Organization Checking (no longer offered) ......................... $ 5.00 /mo
(Free with account activity, a minimum DAB > $200 or a money market with a balance)
ACH/Check Stop Payment, Renewal, Release ................. $ 30.00 /ea
Overdraft Privilege (ODP) ................................................ $ 30.00 /ea
(Paid through Share Draft, ACH, ATM or Everyday Debit Processing)
Insufficient Funds/Uncollected Funds ................................ $ 30.00 /ea
Overdraft Transfer from Savings (account transfer fee) ...... $ 3.00 /ea
Copy of Paid Check (For two per month Free) ....................... $ 5.00 /ea
Temporary Checks ................................................................. $ 10.00 set
Check Printing ................................................................. Varies by Style

IRA ACCOUNTS:

IRA Account Transfer ......................................................... $ 30.00 /ea

1 - Amount may be restricted
2 - ATM or Everyday Debit Processing Overdraft Privilege requires explicit OPT-in from member
DAB - Daily Average Balance

Federally Insured by NCUA
NMLS # 409731

Updated: 8/1/2019