

**SERVICE CHARGE AND FEE SCHEDULE**

EFFECTIVE DATE 2/1/2026

**DEBIT CARD/ATM**
**ATM Transactions**

CO-OP Network ATMs FREE

Other ATM Withdrawals and Inquiries (The ATM owner may charge a fee) FREE

**Debit Card Replacement (More than 2 per year)** \$5

**PIN Changes – By Phone (Call 1-866-762-0558)** FREE

**PIN Changes – Self-Service through ATM (If existing PIN is known)** FREE

**PIN Changes – Debit Card Only (In branch)** FREE

**Credit Card Cash Advance** 2.00% of advanced amount assessed and begins to accrue interest on transaction date

**Withdrawal Debit Card Fee (International Transaction Fee)** 1.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions

0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee

**SPENDING/CHECKING/DEPOSIT ACCOUNTS**
**Interest Checking**

When average daily balance falls below \$2,500 in a month \$10

**Stop Payment**

Checks, ACH, Bill Pay (single or series) \$30

**Courtesy Pay**

Includes ACH, checks, one-time and recurring debit card\* transactions of \$20 or more \$25

(\*Only if Opted-IN for Courtesy Pay overdraft service)

**Uncollected Fee Due to Non-Sufficient Funds Item Not Paid** \$25

**Maximum Courtesy Pay & Non-Sufficient Funds Fee per Day, per Checking Account** 3 (Three)

## OTHER SERVICE FEES

<b>Credit Union Membership</b>	\$5 one-time
<b>Foreign Draft Collection</b>	\$25 per item
<b>Cashier's Check</b>	
Not payable to self	\$5
For non-members and merchant checks	\$5
<b>Garnishment, Levy, Subpoena</b>	\$50 per occurrence
<b>Notary Service</b>	
Member	FREE
Non-member	\$5
Electronic/digital	\$25
<b>Document Copies</b>	
Per printed statement, per cleared check	\$5
<b>Debit Card Phone Payment Fee (Expedited)</b>	\$20 per payment
<b>Payment via Check by Phone</b>	\$10
<b>Express Delivery</b>	
Overnight documents, cards, etc.	\$50 per item
<b>Safe Deposit Box Annual Rental</b>	
3" x 5"	\$20
5" x 5"	\$30
3" x 10"	\$40
5" x 10"	\$60
10" x 10"	\$100
Drilling	\$200
Key replacement	\$25
<b>Bill Pay</b>	FREE
<b>Wire Transfer Fee (Domestic)</b>	\$20 per wire
<b>Wire Transfer Fee (International)</b>	\$50 per wire
<b>Check Cashing for Non-Member</b>	\$5
<b>Dormant Account Fee</b>	\$8 Monthly, after 12-months of inactivity