

Fee Schedule

Currency Order	\$10.00/order	Visa Prepaid Gift Card.....	\$2.50/card
Rolled Coin Order.....	\$10.00/order	Visa Debit Card Replacement	\$5.00/card
Negative Account Fee	\$3.00/day	Outgoing Domestic Wire Transfer Fee.....	\$25.00
(Applies to Primary Savings Account Only)		Incoming Domestic Wire Transfer Fee	\$10.00
Deposited Item Returned Unpaid	\$35.00/item	Outgoing International	
Re-deposited Item.....	\$5.00/item	Wire Transfer Fee	\$50.00
Temporary Check Fee (10 check minimum)	\$1.00/check	Incoming International	
Non-Credit Union 1 Owned ATM Transaction Fees		Wire Transfer Fee	\$15.00
(ATM owner may charge a separate fee in addition to this fee):		International Credit/Debit	
Inquiry	\$1.00/inquiry	Transactions	1% of transaction in U.S. dollars
Visa® Business Debit Card		Collection of Check Items,	
Withdrawals.....	4 free then \$1.00/withdrawal	Insurance Items,	
Business Checking Account		Foreign Checks	\$35.00/item or check
Paper Statement Fee	\$3.00/statement	Citation/Levy/Garnishment	\$50.00/item
Fee waived if Merchant Services are deposited into the account.		Unclaimed Shares	Up to \$50.00*
Online eStatements are free.		*Subject to applicable law.	
Business Money Market Account Below \$5,000		Account Closing Fee.....	\$50.00
Minimum Daily Balance Requirement	\$13.00/month	Applies to accounts closed within 90 days of account opening.	
Copy of a Check.....	\$5.00/check copy	Excess Share Withdrawal/Transfer Fee	
Stop Payment	\$35.00/item or transaction	(Incurred at excess of 6 per month)	
Includes Stop Payment Request submitted online.		\$5.00/withdrawal or transfer
Non-Sufficient Funds.....	\$35.00/item or transaction	Applies to all Savings Accounts. Excludes: withdrawals or transfers to	
Includes: Checks, ACH incoming and outgoing returns, and uncollected		another account you have with us if made in person or at ATM or by	
funds. We may charge the fee each time the item/transaction is presented,		mailed instruction; telephone withdrawal via check made payable to	
we may charge you more than one fee for any given item/transaction.		you and mailed to you; transfers to a loan you have with us. The fee(s)	
Multiple attempts may be made to submit a returned item/transaction		may be incurred at the end of each monthly statement cycle or we	
for payment and multiple fees may be charged as a result of a returned		may impose it at the time of the excessive transfer or withdrawal, as	
item/transaction and resubmission. When we charge the fee, the		we determine.	
charge reduces the available balance in your account and may put		Cashier's Check Fee.....	\$5.00/check*
your account into (or further into) overdraft.		(*Allowed 2 free cashier's checks per member account per month	
Overdraft Fee/Courtesy Pay Fee	\$35.00/overdraft	— not per subaccount. The fee may be imposed at the end of the	
Automatic Overdraft Transfer		monthly statement cycle, or we may impose it at the time of the	
from Savings Fee	\$5.00/transfer	transaction, as we determine.)	
Statement Reprint.....	\$5.00/statement	Inactive Account Service Fee	\$25.00/month
(eStatements can be retrieved for free on Online Banking)		Fee applies to member account if review of savings (primary and	
ACH Addenda Record	\$10.00/request	secondaries) and checking account, if any, under member account	
Account Research/Account Balancing		number (credit union does not review across additional account numbers	
(half hour min.).....	\$25.00/half hour	member may have) reveals that no member-initiated activity has	
Return Statement Investigation	\$25.00	occurred within the account(s) in twelve (12) consecutive months	
CUMONEY® Visa Everyday Spend		and the cumulative balance of the savings and checking account, if	
Prepaid Debit Card	\$5.00/card	any, thereunder are less than \$500. Review will be on last day of each	
CUMONEY Visa TravelMoney Card.....	\$5.00/card	month. Fee will not be charged if under that same member account	
		number, upon month-end review, the member has a cumulative	
		balance of \$500 or more on deposit or at least one open loan. The	
		account will be closed once the cumulative savings and checking	
		account, if any, balance reaches \$0.00.	

See reverse side for additional fee information

In addition to the fees set forth in the Fee Schedule, the following accounts are also subject to the fees specified herein:

Business Express Checking

Business Express Checking Accounts Below
\$1,500 Minimum Average Daily Balance
Requirement\$10.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee
..... \$.05/item over 200 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions.

Over Currency Deposit Limit
.....\$.20/\$100 over \$5,000 per month
Includes cash and coin.

Business Express Premium Plus Checking

Business Express Premium Plus Checking Accounts
Below \$25,000 Minimum Average Daily Balance
Requirement \$50.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee
..... \$.05/item over 600 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit
..... \$.20/\$100 over \$50,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

Business Express Plus Checking

Business Express Plus Checking Accounts Below
\$5,000 Minimum Average Daily Balance
Requirement\$15.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee
.....\$.05/item over 350 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit
..... \$.20/\$100 over \$20,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

Community Checking

Excessive Transaction Fee
.....\$.05/item over 150 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit
.....\$.20/\$100 over \$5,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

IOLTA Checking

IOLTA Checking Accounts Below
\$1,500 Minimum Average Daily Balance
Requirement\$15.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee
..... \$.05/item over 400 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit
.....\$.20/\$100 over \$5,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

