



FEE SCHEDULE

EFFECTIVE MAY 1, 2023

| SHARE ACCOUNT FEES (SAVINGS/CHECKING) | FEE AMOUNT | |
|--|---------------|--|
| PAR VALUE | \$ | 5.00 |
| STATEMENT COPY | \$ | 3.00 PER MONTH |
| MONTHLY STATEMENT SUPPRESSION | \$ | 3.00 PER MONTH <small>WAIVED IF 65+ YRS OF AGE OR HAVE \$25K TOTAL MONEY IN CU</small> |
| SPECIAL RESEARCH | \$20/HR | (FICHE) |
| WIRE TRANSFER (INCOMING & OUTGOING) | \$ | 25.00 |
| OFFICIAL BANK CHECK (1 FREE/MONTH MAILED) | \$ | 2.00 |
| THIRD PARTY CHECKS | \$ | 1.00 |
| EXCESSIVE SHARE WITHDRAWAL (OVER 6/MONTH) | \$ | 1.00 |
| NSF/OVERDRAFT | \$ | 30.00 |
| RETURNED CHECKS, NSF, ACH, EFT | \$ | 30.00 |
| STOP PAYMENT, CHECKS, ACH | \$ | 30.00 |
| RETURNED DEPOSIT ITEM | \$ | 30.00 |
| COURTESY PAY (\$300 THRESHOLD, FEE PER TRANS.) | \$ | 30.00 |
| CHECK CASHING | \$ | 5.00 |
| ATM | | |
| OTCU-OWNED ATMs | No Charge | |
| ATM/DEBIT CARD REISSUE | \$ | 10.00 |
| ATM OVERDRAFT | \$ | 30.00 |
| ATM/DEBIT CARD WITHDRAWAL LIMIT | \$200 PER DAY | |
| ATM /DEBIT CARD POS LIMIT | \$ | 500.00 |
| ELECTRONIC SERVICES | | |
| ONLINE BANKING | FREE | |
| ONLINE BILL PAY | FREE | |
| ONLINE BILL PAY WITH 3 MO. INACTIVITY | \$ | 10.00 |
| MOBILE BANKING | FREE | |
| AUTOMATED TELLER | FREE | |
| LOANS | | |
| LATE FEE (15 DAY GRACE PERIOD) | \$ | 25.00 |
| RETURN CHECK ON LOAN PAYMENT | \$ | 30.00 |
| APPLICATION FEE (COLLATERALIZED LOAN) | \$ | 199.00 |
| APPLICATION FEE (UNCOLLATERLIZED LOAN) | \$ | 150.00 |
| SKIP A PAY FEE | \$ | 25.00 |

This Credit Union is Federally insured by the National Credit Union Administration
 This Credit Union is an Equal Housing Lender
 Fees are subject to change at any time