

Fee Schedule

As your advocate, we strive to nurture and protect membership with the products, services and relationship we offer. There are times when a fee is necessary to ensure your benefits remain strong and continue to expand. Please never hesitate to contact us at 800 457 8058 with questions.

Deposit Activity

Overdrawn (insufficient funds)	\$35 per item
International transaction	up to 1% per use
Overdraft transfer from linked savings	\$12
Overdraft transfer from linked Ready Credit	\$12
Standard Member Privilege paid item (ACH/check/checking transaction)	\$35 per item
Enhanced Member Privilege paid item (ATM & debit transaction)	\$20 per item
Excess Transactions on Savings Accounts (6+ per month)	\$10 per use

Deposit Accounts

Money Market - Below \$2,500 avg daily balance	\$20 per month
Platinum Checking - Below \$7,500 avg daily balance	\$20 per month

Convenience & Maintenance

Money order	\$2^
Cashiers check	\$10^
Wire transfer in	\$15
Domestic wire out	\$30
Rushed replacement card	\$35
Overnight courier	\$25
Return of deposited item	\$25
Return payment fee	\$25
Non-member check cashing	\$10
Account research	\$20 per hour
Stop/revoke payment	\$35
Bad address	\$10 per month
Escheated account	\$50 or balance of account (lower of two)
Inactivity	\$10 per month after 12 inactive months
Online bill pay	\$7 per month (N/A with 3 bill payments)
Paper statement	\$5 per month^^

Consumer Loans

Personal loan application	\$25^
Late payment	5% of payment (\$25 min)
Skip-A-Payment	\$25

Credit Card

Classic/Proponent/Standard int'l transaction	up to 1% per txn
All Visa cards late payment	up to \$25

1st Mortgage

Application	\$350
Processing	\$500

Home Equity

3rd party pay-off request	\$50
Modification	\$100
Subordination	\$200
Bridge application	\$350, ¼ point origination due + out of pocket
Late payment	5% of payment (\$25 min, varies by state)
Early Payoff	\$350 if loan is paid off within 2 years from loan open date

Premium Benefits Service Pack (PBSP)

Elite - \$7,500 combined avg daily balance in share and/or checking	
Basic - \$2,500 combined avg daily balance in share and/or checking and direct deposit of \$1,000 per month	
If enrolled and eligibility not met	\$15 per month

^Free with Premium Benefits Service Pack

^^N/A with e-statements or \$500 avg monthly deposit balance