



Disclosures & Fees (effective 6/9/2023)

Savings account fees:

| | |
|---|------------|
| Low Balance (18 and over with balances below \$50.00 and no other accounts/loans-monthly) | \$1.00 (1) |
| Check cashing fee (per item <\$50.00 balance or no account/on us check) | \$5.00 |
| Dormant account fee (per month) | \$5.00 |
| Returned mail Fee | \$5.00 |

Plastic card, Checking, EFT, Bill Pay, Check and ATM Fees:

| | |
|--|---------|
| ATM (per transaction after 5) | \$1.00 |
| Plastic Card Replacement Fee (1 st card Free) | \$10.00 |
| Non-Sufficient Funds (per item) | \$30.00 |
| Overdraft Privilege (per item) | \$30.00 |
| Check or EFT Stop Payment (per check or group of checks) | \$10.00 |
| Delete a Single or Group of Stop Payment(s) | \$10.00 |
| Returned deposit item | \$30.00 |
| Copy of a check | \$3.00 |
| Bill Pay merchant return | \$10.00 |

Other Service Fees

| | |
|------------------------------------|-----------------|
| Domestic fax or Notary service | FREE |
| Printed Account History (per page) | \$1.00 |
| Skip-A-Pay (per occurrence) | \$30.00 |
| Bank Draft or Money Order | \$2.00 |
| Cashiers Check | \$5.00 |
| Wire Fee (Outgoing/Incoming) | \$20.00/\$10.00 |
| Account research or reconciliation | \$30.00/HR. |

(1) Members are allowed five (5) free non-network ATM transactions per month.

(2) A dormant account has:

- (i.) No transactions on any account for the past twelve (12) months.
- (ii.) No active loans/VISA/CD/IRA with the credit union.

The rates and fees appearing in this schedule are accurate and effective for accounts as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the credit union at 513-941-6675 **Fee**
Schedule Accurate as of 6/9/2023