



*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 <sup>st</sup> 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)	\$30.00
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 (for members)	FREE
Printed Account History (per page)	\$1.00
Skip-A-Pay (per occurrence)	\$30.00
Bank Draft or Money Order	\$1.00
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**