

## FEE SCHEDULE (Effective November 15, 2017)

Membership fee	OWNERSHIP	
Business Member Fee	Membership Par Value	\$25.00
Single   S	Membership fee	\$5.00
REGULAR SHARE FEES   S5.00	Business Member Fee	\$10.00
REGULAR SHARE FEES	Kirby Kangaroo Membership Fee (Par Value \$5.00)	\$2.00
Share Draft Transfer Fee		
ACH Transfer Fee   \$5.00	Dormant Fee-Per Month (Inactivity after 12 months)	\$5.00
Stage	Share Draft Transfer Fee	\$5.00
\$1 per bank check per month after 6 <sup>th</sup> check  Share Draft (Checking) NSF Fee  ACH NSF (Share & Share Draft)  Overdraft Privilege accounts overdrawn status for 31 days (Effective May 1, 2009) Maximum Overdraft \$500.00  Stop Pay/member checking account per check  Debit/ATM NSF Fee  \$28.00  ATM/DEBIT CARD (MASTERCARD)  NO Monthly Maintenance Fee  Application Fee  Application Fee  NO FEE  Card Replacement  S5.00  PIN Replacement  S5.00  CU Anytime/Co-op Network ATMs  ATM FEE (other than CU Anytime/Co-op Network)  Visa Gift Cards  Visa Travel Money Cards – reloadable  Extension Fee (Plus Accrued Interest)  Collateral Fee  Mobile Home Inspection Fee  Mobile Home Inspection Fee  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy)  Statefine Reonciliation member checking hourly Fee  Per hour Account Research Fee  Research Fee - Per Page Copy  Statement Printout  Collection Letter Fee  \$25.00  Per Wire Transfer incoming  \$12.50  Statement Printout  Collection Letter Fee  \$25.00  Per Wire Transfer incoming  \$12.50	ACH Transfer Fee	\$5.00
Share Draft (Checking) NSF Fee   \$28.00	Overdraft Privilege Fee per item or Share Draft (Checking) NSF Fee	\$28.00
Share Draft (Checking) NSF Fee   \$28.00	\$1 per bank check per month after 6 <sup>th</sup> check	
ACH NSF (Share & Share Draft)   \$28.00		\$28.00
Overdraft Privilege accounts overdrawn status for 31 days (Effective May 1, 2009) Maximum Overdraft \$500.00 \$15.00 \$15.00 \$15.00 \$25.00 Debit/ATM NSF Fee \$28.00 \$2		\$28.00
May 1, 2009) Maximum Overdraft \$500.00         \$15.00           Stop Pay/member checking account per check         \$25.00           Debit/ATM NSF Fee         \$28.00           ATM/DEBIT CARD (MASTERCARD)           No Monthly Maintenance Fee         NO FEE           Application Fee         NO FEE           Card Replacement         \$5.00           PIN Replacement         \$5.00           CU Anytime/Co-op Network ATMS         NO FEE           ATM FEE (other than CU Anytime/Co-op Network)         \$3.00           Visa Gift Cards         \$3.95           Visa Travel Money Cards – reloadable         \$5.95           LOANS         LOANS           Loan application Fee (Origination Fee)         \$35.00           Extension Fee (Plus Accrued Interest)         \$35.00           Collateral Fee         \$65.00           Mobile Home Inspection Fee         \$125.00           Mobile Home Title Fee         \$12.50           Title Change Fee (Auto, Boats, etc.)         \$5.00           Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater           MISCELLANOUS SERVICE FEES           Per item (Cleared checks/photocopy)         \$3.75           Staff Reconciliation member checking hourly Fee         \$10.00		
Section   Sect	May 1, 2009) Maximum Overdraft \$500.00	\$15.00
Section   Sect	Stop Pay/member checking account per check	\$25.00
No Monthly Maintenance Fee Application Fee S.00 PIN Replacement \$5.00 PIN Replacement \$5.00 CU Anytime/Co-op Network ATMs NO FEE ATM FEE (other than CU Anytime/Co-op Network) \$3.00 Visa Gift Cards \$3.95 Visa Travel Money Cards – reloadable \$5.95  LOANS Loan application Fee (Origination Fee) \$35.00 Extension Fee (Plus Accrued Interest) \$35.00 Collateral Fee \$65.00 Mobile Home Inspection Fee \$125.00 Mobile Home Title Fee \$12.50 Title Change Fee (Auto, Boats, etc.) \$5.00  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy) \$3.75 Staff Reconciliation member checking hourly Fee \$10.00 IRA Maintenance Fee \$25.00 Per hour Account Research Fee \$20.00 Research Fee - Per Page Copy \$1.00 Statement Printout \$3.00 Collection Letter Fee \$25.00 Per Wire Transfer incoming \$12.50	Debit/ATM NSF Fee	\$28.00
Application Fee Card Replacement \$5.00 PIN Replacement \$5.00 CU Anytime/Co-op Network ATMs NO FEE ATM FEE (other than CU Anytime/Co-op Network) \$3.00 Visa Gift Cards \$3.95 Visa Travel Money Cards – reloadable Loan application Fee (Origination Fee) \$35.00 Extension Fee (Plus Accrued Interest) \$35.00 Collateral Fee \$65.00 Mobile Home Inspection Fee \$12.50 Mobile Home Title Fee \$12.50 Title Change Fee (Auto, Boats, etc.) \$37.00 Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES Per item (Cleared checks/photocopy) \$3.75 Staff Reconciliation member checking hourly Fee \$10.00 IRA Maintenance Fee \$25.00 Per hour Account Research Fee \$20.00 Research Fee - Per Page Copy \$1.00 Statement Printout \$3.00 Collection Letter Fee \$25.00 Per Wire Transfer incoming	ATM/DEBIT CARD (MASTERCARD)	
Card Replacement         \$5.00           PIN Replacement         \$5.00           CU Anytime/Co-op Network ATMs         NO FEE           ATM FEE (other than CU Anytime/Co-op Network)         \$3.00           Visa Gift Cards         \$3.95           Visa Travel Money Cards – reloadable         \$5.95           LOANS         LOANS           Loan application Fee (Origination Fee)         \$35.00           Extension Fee (Plus Accrued Interest)         \$35.00           Collateral Fee         \$65.00           Mobile Home Inspection Fee         \$125.00           Mobile Home Title Fee         \$12.50           Title Change Fee (Auto, Boats, etc.)         \$5.00           Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater           MISCELLANOUS SERVICE FEES           Per item (Cleared checks/photocopy)         \$3.75           Staff Reconciliation member checking hourly Fee         \$10.00           IRA Maintenance Fee         \$25.00           Per hour Account Research Fee         \$20.00           Research Fee - Per Page Copy         \$1.00           Statement Printout         \$3.00           Collection Letter Fee         \$25.00           Per Wire Transfer incoming         \$12.50	No Monthly Maintenance Fee	
PIN Replacement \$5.00  CU Anytime/Co-op Network ATMs NO FEE  ATM FEE (other than CU Anytime/Co-op Network) \$3.00  Visa Gift Cards \$3.95  Visa Travel Money Cards – reloadable \$5.95  LOANS  Loan application Fee (Origination Fee) \$35.00  Extension Fee (Plus Accrued Interest) \$35.00  Collateral Fee \$65.00  Mobile Home Inspection Fee \$12.50  Mobile Home Title Fee \$12.50  Title Change Fee (Auto, Boats, etc.) \$5.00  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy) \$3.75  Staff Reconciliation member checking hourly Fee \$10.00  IRA Maintenance Fee \$25.00  Per hour Account Research Fee \$20.00  Research Fee - Per Page Copy \$1.00  Statement Printout \$3.00  Collection Letter Fee \$25.00  Per Wire Transfer incoming \$12.50	Application Fee	NO FEE
CU Anytime/Co-op Network ATMs  ATM FEE (other than CU Anytime/Co-op Network)  Visa Gift Cards  Visa Gift Cards  Visa Travel Money Cards – reloadable  Loan application Fee (Origination Fee)  Extension Fee (Plus Accrued Interest)  Collateral Fee  Mobile Home Inspection Fee  Mobile Home Title Fee  \$125.00  Mobile Home Title Fee  \$12.50  Title Change Fee (Auto, Boats, etc.)  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy)  \$3.75  Staff Reconciliation member checking hourly Fee  \$10.00  IRA Maintenance Fee  \$25.00  Per hour Account Research Fee  \$20.00  Statement Printout  \$3.00  Collection Letter Fee  \$25.00  Per Wire Transfer incoming	Card Replacement	\$5.00
ATM FEE (other than CU Anytime/Co-op Network)  Visa Gift Cards  Visa Gift Cards  Visa Travel Money Cards – reloadable  LOANS  Loan application Fee (Origination Fee)  Extension Fee (Plus Accrued Interest)  Collateral Fee  Mobile Home Inspection Fee  Mobile Home Title Fee  S12.50  Title Change Fee (Auto, Boats, etc.)  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy)  S1.75  Staff Reconciliation member checking hourly Fee  \$10.00  IRA Maintenance Fee  \$25.00  Per hour Account Research Fee  \$20.00  Statement Printout  \$3.00  Collection Letter Fee  \$25.00  Per Wire Transfer incoming	PIN Replacement	\$5.00
Visa Gift Cards         \$3.95           Visa Travel Money Cards – reloadable         \$5.95           LOANS           Loan application Fee (Origination Fee)         \$35.00           Extension Fee (Plus Accrued Interest)         \$35.00           Collateral Fee         \$65.00           Mobile Home Inspection Fee         \$125.00           Mobile Home Title Fee         \$12.50           Title Change Fee (Auto, Boats, etc.)         \$5.00           Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater         MISCELLANOUS SERVICE FEES           Per item (Cleared checks/photocopy)         \$3.75           Staff Reconciliation member checking hourly Fee         \$10.00           IRA Maintenance Fee         \$25.00           Per hour Account Research Fee         \$20.00           Research Fee - Per Page Copy         \$1.00           Statement Printout         \$3.00           Collection Letter Fee         \$25.00           Per Wire Transfer incoming         \$12.50	CU Anytime/Co-op Network ATMs	NO FEE
Visa Travel Money Cards – reloadable  LOANS  Loan application Fee (Origination Fee)  Extension Fee (Plus Accrued Interest)  Collateral Fee  Sofono  Mobile Home Inspection Fee  Miscellanous setc.)  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  MISCELLANOUS SERVICE FEES  Per item (Cleared checks/photocopy)  Staff Reconciliation member checking hourly Fee  IRA Maintenance Fee  Per hour Account Research Fee  Research Fee - Per Page Copy  Statement Printout  Collection Letter Fee  Per Wire Transfer incoming  \$5.95  \$35.00  \$35.00  \$5	ATM FEE (other than CU Anytime/Co-op Network)	\$3.00
LOANSLoan application Fee (Origination Fee)\$35.00Extension Fee (Plus Accrued Interest)\$35.00Collateral Fee\$65.00Mobile Home Inspection Fee\$125.00Mobile Home Title Fee\$12.50Title Change Fee (Auto, Boats, etc.)\$5.00Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greaterMISCELLANOUS SERVICE FEESPer item (Cleared checks/photocopy)\$3.75Staff Reconciliation member checking hourly Fee\$10.00IRA Maintenance Fee\$25.00Per hour Account Research Fee\$20.00Research Fee - Per Page Copy\$1.00Statement Printout\$3.00Collection Letter Fee\$25.00Per Wire Transfer incoming\$12.50	Visa Gift Cards	\$3.95
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Mobile Home Inspection Fee \$125.00  Mobile Home Title Fee \$12.50  Title Change Fee (Auto, Boats, etc.) \$5.00  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  **MISCELLANOUS SERVICE FEES**  Per item (Cleared checks/photocopy) \$3.75  Staff Reconciliation member checking hourly Fee \$10.00  IRA Maintenance Fee \$25.00  Per hour Account Research Fee \$20.00  Research Fee - Per Page Copy \$1.00  Statement Printout \$3.00  Collection Letter Fee \$25.00  Per Wire Transfer incoming \$12.50	Extension Fee (Plus Accrued Interest)	\$35.00
Mobile Home Title Fee \$12.50  Title Change Fee (Auto, Boats, etc.) \$5.00  Late fee deleq loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater  **MISCELLANOUS SERVICE FEES**  Per item (Cleared checks/photocopy) \$3.75  Staff Reconciliation member checking hourly Fee \$10.00  IRA Maintenance Fee \$25.00  Per hour Account Research Fee \$20.00  Research Fee - Per Page Copy \$1.00  Statement Printout \$3.00  Collection Letter Fee \$25.00  Per Wire Transfer incoming \$12.50	Collateral Fee	\$65.00
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Collection Letter Fee \$25.00 Per Wire Transfer incoming \$12.50	Statement Printout	· ·
Per Wire Transfer incoming \$12.50		
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Western Union	\$20.00
Per item Fax	\$1.00 per page
Copies per page	.25
Money Order Fee	\$1.00

FEE SCHEDULE CONTINUED	
Credit Report with Credit Score	\$10.00
Cashier's Checks	\$2.50
Account Closed within 180 Days (6 months) Fee	\$25.00
Account Reopened within 6 months Fee	\$25.00
Returned Statement Fee	\$ 5.00
Drafts (Auto, Boats, etc.) Fee	\$3.50
Notary Service fee non-members	\$5.00
Notary Fee-Members	FREE
INTERNET BANKING	FREE
Electronic Bill Pay-Unlimited Transactions	FREE
Electronic Bill Pay NSF	\$28.00
Electronic Bill Pay-Stop Payments	\$25.00
HOLIDAY CLUB ACCOUNT (05)	
Open account (minimum)	\$10.00
Monthly deposit minimum required each month	\$10.00
Early Withdrawal Fee prior to October 31 <sup>st</sup> during the year	\$10.00
Early Closure Fee (dividends will be forfeited as well)	\$10.00