



## FEE SCHEDULE (Effective November 15, 2017)

<i><b>OWNERSHIP</b></i>	
Membership Par Value	\$25.00
Membership fee	\$5.00
Business Member Fee	\$10.00
Kirby Kangaroo Membership Fee (Par Value \$5.00)	\$2.00
<i><b>REGULAR SHARE FEES</b></i>	
Dormant Fee-Per Month (Inactivity after 12 months)	\$5.00
Share Draft Transfer Fee	\$5.00
ACH Transfer Fee	\$5.00
Overdraft Privilege Fee per item or Share Draft (Checking) NSF Fee	\$28.00
<b>\$1 per bank check per month after 6<sup>th</sup> check</b>	
Share Draft (Checking) NSF Fee	\$28.00
ACH NSF (Share & Share Draft)	\$28.00
Overdraft Privilege accounts overdrawn status for 31 days (Effective May 1, 2009) Maximum Overdraft \$500.00	\$15.00
Stop Pay/member checking account per check	\$25.00
Debit/ATM NSF Fee	\$28.00
<i><b>ATM/DEBIT CARD (MASTERCARD)</b></i>	
No Monthly Maintenance Fee	
Application Fee	<b>NO FEE</b>
Card Replacement	\$5.00
PIN Replacement	\$5.00
CU Anytime/Co-op Network ATMs	<b>NO FEE</b>
ATM FEE (other than CU Anytime/Co-op Network)	\$3.00
Visa Gift Cards	\$3.95
Visa Travel Money Cards – reloadable	\$5.95
<i><b>LOANS</b></i>	
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
<b>Late fee delev loan after 10 days \$25.00 or 10% of loan interest balance/whichever is greater</b>	
<i><b>MISCELLANOUS SERVICE FEES</b></i>	
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
Per Wire Transfer outgoing	\$20.00

Western Union	\$20.00
Per item Fax	\$1.00 per page
Copies per page	.25
Money Order Fee	\$1.00

<b>FEE SCHEDULE CONTINUED</b>	
Credit Report with Credit Score	<b>\$10.00</b>
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
<b><i>INTERNET BANKING</i></b>	
Electronic Bill Pay-Unlimited Transactions	FREE
Electronic Bill Pay NSF	\$28.00
Electronic Bill Pay-Stop Payments	\$25.00
<b>HOLIDAY CLUB ACCOUNT (05)</b>	
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