



## SERVICE CHARGE AND FEE SCHEDULE

### CARDS – ATM/CREDIT/DEBIT

#### ATM Transactions

CO-OP Network ATMs	FREE
Other ATM Withdrawals and Inquiries <i>The ATM owner may charge a fee</i>	4 FREE per month then \$2.00 each

#### Credit Card Balance Transfer

FREE

#### Credit Card Cash Advance

2.00%

#### Visa® Foreign Transactions

1.00% of the US dollar amount of the foreign transaction for foreign currency conversions

0.80% of the US dollar amount of the foreign transaction for International Service Fee (ISA)

#### Card Replacement

1 FREE per year  
then \$10.00 each

#### ATM Access Only Card

\$15.00 annually

### CHECKING/DEPOSIT ACCOUNTS

#### Free Checking

FREE

#### Interest Checking

With \$2,500 average daily balance	FREE
Average daily balance below \$2,500 in a month	\$10.00

#### Overdraft/Courtesy Pay/Non-Sufficient Funds

\$31.00

Includes ACH, Bill Pay, checks, and debit card transactions

#### Temporary Checks (4)

FREE at account opening, then \$1.00

#### Foreign Item Deposit Processing

\$25.00

#### Money Market Account Withdrawals

3 FREE per month  
then \$15.00 each

#### Regulation D\*

Over the limit for 3 months \$10.00 monthly

#### Returned Deposit

Member's check	\$25.00
Third party check	\$5.00

#### Stop Payment

Checks, ACH, Bill Pay \$31.00

### CONVENIENCE SERVICES

#### Online Banking

FREE

#### Bill Pay

FREE

#### Cashier's Check

\$5.00

#### Money Order (\$1,000 maximum)

\$2.50

#### Teller Check

\$2.50

#### Wire – Domestic

\$20.00

#### Wire – International

\$50.00

## OTHER

<b>Safe Deposit Box Rental</b>	Varies by size
<b>Account Reconciliation/Research</b>	\$15.00 per hour
<b>Notary Service</b>	FREE \$3.00 for CO-OP Shared Branch guests
<b>Printed Copies</b>	\$2.00 Checks, account history and statement copies are FREE in Online Banking
<b>Returned Mail</b>	\$5.00 per month
<b>Express Delivery</b>	\$25.00
<b>Garnishment and Tax Levies</b>	\$50.00
<b>Payment with Debit Card</b>	
Phone (expedited)	\$20.00
Online	\$12.00
<b>Payment via Check by Phone</b>	\$10.00
<b>Check Cashing</b>	
Non-members	\$4.00
<b>Coin Machine</b>	
Non-members/CO-OP Shared Branch guests	8%
<b>Membership</b>	\$5.00 one-time

## BUSINESS SERVICE CHARGE AND FEE SCHEDULE

### BUSINESS ACCOUNTS

<b>Business Checking</b>	
With \$1,000 minimum daily balance	FREE
Below minimum balance	\$5.00 monthly
All checks, ACH and CO-OP Shared Branch items	First 200 FREE, \$0.25 each thereafter
<b>Non-Profit Business Checking</b>	No Minimum Balance
<i>(Must be a tax-exempt organization)</i>	
All checks, ACH and CO-OP Shared Branch items	First 100 FREE, \$0.15 each thereafter

**\*Regulation D Transfer Limitations.** For share savings and money market accounts, you are allowed to make up to 6 withdrawals (transfers, cash or checks) per month. For more information, refer to the Member and Business Account Agreements, Disclosures and Information Guide.



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