



SCHEDULE of FEES and CHARGES

EFFECTIVE: 01-SEPTEMBER-2023

SERVICE	FEE AMOUNT
ACCOUNT HISTORY (PER REQUEST)	\$5.00 (FREE VIA SAFE IB AND SAFE MOBILE)
ACCOUNT RESEARCH (PER HOUR, 1 HOUR MINIMUM)	\$25.00
ACH STOP PAYMENT	\$30.00 PER ITEM
ATM WITHDRAWAL	\$1.00 (AFTER 6TH WITHDRAWAL WITHIN THE MONTH)
BAD ADDRESS FEE (MONTHLY)	\$10.00
CHECK ORDERS	VARIES
CARD REPLACEMENT	\$10.00
CLOSE ACCOUNT	\$10.00 (IF CLOSED BY MEMBER WITHIN FIRST 6 MONTHS)
COPY OF CREDIT UNION CHECK	\$5.00 PER ITEM
COURTESY PAY	\$30.00 PER ITEM
CREDIT UNION CHECK	\$5.00 (2 FREE PER MONTH)
DORMANT ACCOUNT	\$5.00 PER MONTH (NO MEMBER GENERATED ACTIVITY FOR 12 MONTHS AND/OR AN IRA BALANCE IS LESS THAN \$1,000.00)
DUPLICATE DEPOSIT	\$30.00 PER ITEM
EARLY CLUB WITHDRAWAL	\$5.00
ESCHEAT PROCESSING	\$60.00
EXPRESS CARD DELIVERY (CHECK CARD OR CREDIT CARD)	\$45.00
FOREIGN CURRENCY OR CHECK TRANSACTION	\$30.00 PER ITEM \$35.00 RETURN FEE
IRA LOW BALANCE FEE (MONTHLY)	\$5.00 EACH MONTH THE BALANCE IS LESS THAN \$100.00
LATE LOAN PAYMENT	5% OF PMT AMT \$25.00 MINIMUM
LEGAL PROCESSING	\$25.00
MEMBERSHIP	\$5.00

SERVICE	FEE AMOUNT
MONTHLY MAINTENANCE	NONE
NON-MEMBER COUNTER CHECK (REPLACING MEMBER CHECK FOR A CREDIT UNION CHECK)	\$5.00 PER ITEM
NSF/UNCOLLECTED FUNDS	\$30.00 PER ITEM
OVERDRAFT TRANSFER (TRANSFER FROM ANOTHER SHARE TO COVER ITEM)	\$2.00 EACH
OVERNIGHT MAIL	MARKET PRICE
RETURNED ACH ORIGATION	\$30.00 PER ITEM
RETURNED CHECK FEE	\$20.00 PER ITEM; IF A TO-ME-FROM-ME ITEM, \$30.00 PER ITEM
ROLLED COIN EXCHANGE (PER ROLL)	5.00%
SAFE BP	FREE
SHARE DRAFT CHECK COPIES	\$3.00 (FREE VIA SAFE IB AND SAFE MOBILE)
STATEMENT COPY	\$5.00 (FREE VIA SAFE IB AND SAFE MOBILE)
STOP PAYMENT	\$30.00 PER ITEM
STOW AWAY (RESERVE SAVINGS)	\$5.00 (AFTER THE 1 WITHDRAWAL ALLOWED PER MONTH)
VISA CREDIT CARD ANNUAL FEE	NONE
VISA CARD LATE PAYMENT	\$30.00 (OR THE AMOUNT OF THE REQUIRED MINIMUM PAYMENT, WHICHEVER IS LESS)
VISA DOCUMENT COPY	\$5.00 PER ITEM
VISA GIFT CARD (NON-RELOADABLE, PER CARD)	\$2.50
VISA INTERNATIONAL/FOREIGN TRANSACTION	UP TO 1.00%
VISA STATEMENT COPY	\$5.00 EACH
WIRE TRANSFER	\$20.00 OUTGOING DOMESTIC WIRE \$40.00 OUTGOING FOREIGN WIRE \$30.00 INCOMING FOREIGN WIRE

Please note - all fees are subject to change without notice

