

ACCOUNT FEE SCHEDULE



The rates appearing with this Schedule are accurate as of the effective date indicated on this Disclosure. If you have any questions or require current rate information on your accounts, please call the credit union.

Share Savings Account Fees	
Electronic Withdrawals <i>(more than 6 ACH or online per Reg D)</i>	\$3.00 ea
Non-Sufficient Funds	\$29.99
Club Savings Account Fees	
Early Withdrawal or Closure	\$10.00 ea
Money Market Account Fees	
Minimum Balance (under \$1000)	\$7.50/mo
Withdrawal Fee 1st 3 are free/mo; max 6/mo	\$3.00 ea
Share Draft Checking Fees	
Bill Pay (Free if paying 3 or more bills per month)	\$5.00/Mo*
Non-Sufficient Funds/Courtesy Pay (ACH & Share Draft)	\$29.99
Non-Sufficient Funds/Courtesy Pay (Debit & ATM)	\$24.99
Overdraft Transfer from Share Savings (Max 6/month)	\$9.99
Share Draft Copy	up to \$10.00 ea
Stop Payment Fee (single or range)	\$20.00 ea
Checking Plus Minimum Balance (< \$10,000)	\$10.00/Mo
Growth/Bright Start Savings Account Fees	
Withdrawal Fee <i>(Balance under \$1500)</i>	20% of wd
IRA Share Savings Account Fees	
Minimum Balance (under \$500)	\$5.00/Qtr
Account Closure Fee	\$25.00

Loan Account Fees	
Re-order Loan Coupon Book	\$5.00
Returned Loan Payment	\$29.00
ATM & Standard Debit Card Fees	
Balance Inquiry (Non-Meridia ATMs)	\$1.00
Debit/ATM Card Replacement	\$10.00
Non-Meridia ATM Transactions (1st 6 free/mo)	\$1.00 ea
Non-Activation of Debit Card after 90 days	\$10.00
Prepaid Debit Card Fees	
New Card Fee	\$5.00
Other Service Fees	
Account Closure (1st 4 months)	\$25.00
Account Inquiry (other than balance)	\$1.00
Account Reconciliation/Research	\$25.00/hour
Certified Check, Official Check or Money Order	\$1.00
Clearing Check Unacceptable for Processing	\$20.00
Clearing Foreign Item	\$30.00 ea
Current Address Not on File/Returned Mail	\$5.00/Qtr
Deposit Item Returned	\$20.00 ea
Dormant Account Fee (no activity for 12 months, age 18+)	\$20.00/Qtr
Legal Process	\$100.00
Copy of Deposited Check - Dependent on date of check	up to \$10.00 ea
Non-Member Check Cashing Fee	<\$2,000 \$5.00 >\$2,000 1% of check
Protest Fee	\$15.00 ea
Rolled or Loose Coin	3% of total
Statement Copy	\$3.00/Mo
Stop Payment Fee (credit union items)	\$25.00 ea
Wire - Incoming	\$15.00 ea
Wire-Outgoing Domestic	\$25.00 ea
Wire-Outgoing International	\$35.00 ea

