

# Consumer Fee Schedule



MEMBERSHIP SAVINGS ACCOUNT	
Monthly Maintenance Only applies when you do NOT meet one of the following conditions: 1. Maintain a combined average daily balance of \$500 in all deposit accounts and loan accounts 2. eServices user with a total direct deposit of at least \$500 monthly 3. FU\$E Checking or FU\$E Money Management Account holder 4. Age 18 or younger 5. Age 62 or older and have an electronic deposit (ACH) to your Vibe account.	\$3.00
SOUND CHECKING ACCOUNT	
Courtesy Pay Overdrawn Amount: \$0.01-\$0.99 \$1.00-\$5.00 \$5.01+	No Fee \$15.00 \$30.00
Copy of Check (48 hour notice)	\$3.00
Overdraft from Savings Accounts	\$2.00
Non-Sufficient Funds (NSF)	\$30.00
Stop Payment (good for 6 months)	\$30.00
MONEY MANAGEMENT ACCOUNT	
Excessive Withdrawal Fee (after 6 withdrawals per month)	\$5.00
INDIVIDUAL RETIREMENT ACCOUNTS	
Early Closing Fee (within 1 year)	\$25.00
IRA Aggregate under \$1,000	\$25.00/year
PAPER STATEMENT	
Applies to age 69 or younger	\$2.00
Additional Statement Copies: First Page Each Additional Page	\$3.00 \$2.00
ATM or Debit Cards	
Lost or Damaged Card Replacement	\$5.00
Expedited Card (ATM, debit, credit)	\$75.00
Balance Inquiry	\$0.50
Per Transaction: Applies when you exceed 10 monthly PIN-based transactions with a Visa Debit card	\$1.00
Per Transaction: Applies when you exceed 7 monthly PIN-based transactions with a basic ATM card	\$1.00

OFFICIAL CHECKS	
Official Check	\$3.00
Stop Payment of Official Check	\$10.00
Photocopy of Official Check	\$5.00
ACH (Electronic) TRANSACTIONS	
ACH Debit Refusal	\$30.00
ACH Non-Sufficient Funds (NSF)	\$30.00
Stop Payment of ACH	\$30.00
Release ACH Stop Payment (within 6 months)	\$30.00
Origination Transfer	\$5.00
GENERAL FEES	
Returned Item	\$30.00
Telephone Transfer	\$3.00
Account Research (per 15 minutes)	\$7.50
Garnishment/Levy	\$50.00
Domestic Wire Transfer	\$20.00
Escheated Account	\$50.00
Membership Re-establishment	\$20.00
Removal of Joint Owners (within 1 year)	\$10.00
Verification of Deposit	\$10.00
Close/Reopen	\$20.00
Gift Card Activation	\$2.50
COIN MACHINE	
Coin Deposits	5% of total
SAFE DEPOSIT BOXES (Berkley Branch only)	
Key Deposit	\$250.00
Annual rent varies based on size	\$20.00 - \$75.00