

Consumer Fee Schedule



MEMBERSHIP SAVINGS ACCOUNT	
Monthly Maintenance Only applies when you do NOT meet one of the following conditions:	\$3.00
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.	
SOUND CHECKING ACCOUNT	
Courtesy Pay	
Overdrawn Amount:	No Fee
\$0.01-\$0.99	\$15.00
\$1.00-\$5.00	\$30.00
\$5.01+	
Copy of Check (48 hour notice)	\$3.00
Transfer from Savings Accounts	\$2.00
Non-Sufficient Funds (NSF)	\$30.00
Check Stop Payment valid for 6 months	
Processed through Online Banking	\$20.00
Processed by Vibe employee	\$30.00
MONEY MANAGEMENT ACCOUNT	
Excessive Withdrawal/Transfer Fee Per withdrawal after 6 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	\$3.00
Each Additional Page	\$2.00
ATM, Debit, and Credit 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
Official Check Stop Payment	\$10.00
Official Check Photocopy	\$5.00
ACH (Electronic) TRANSACTIONS	
ACH Debit Refusal	\$30.00
ACH Non-Sufficient Funds (NSF)	\$30.00
ACH Stop Payment	\$30.00
ACH 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	\$25.00
Escheated Account	\$50.00
Foreign Check	\$20.00
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	\$25.00 - \$75.00