



Fee Schedule Updated 09/01/2026

Deposit/ Checking Accounts	Fee
Par Value of So1 Share	\$5
Membership Closure First 90 Days	\$50
Interest-Bearing Checking	\$10 (Waived if the average balance throughout the month remains above \$500)
Overdraft Transfers from Savings	\$2 per transfer
Insufficient/ Uncollected Funds, Courtesy Pay, Overdrawn, Stop Payments	\$30 per item
Stop Payment- Series of Checks	\$60 per item
Returned Deposit Item	\$40 per item
Return Deposit To/ From Same Member	\$50 per item
Check Copy	\$5 per check
Statement Copy	\$3 per statement
Paper Statement by Mail	\$9 per statement
Account Reconciliation and/ or Research	\$35 per hour
Inactive Account Fee	\$10/ month after 12 months of no activity
Money Market Account Excessive Withdrawal	\$10 per withdrawal (First 6 are free)
Check Cashing Fee	3% with a \$20 minimum- Only applies if S1 balance is below \$100
Foreign Item Collection/ Return or Incoming Collection Items	\$50 per item
Bill Pay Inactive	\$5/ month after 3 months of inactivity
Bill Pay Rush Delivery 2/3 Day	\$19.95/ \$14.95
Escheat Fee	Lesser: 2% of balance or \$25
Organization Account Admin Fee	\$10/ Occurrence
Organization Account Excessive Items	\$15 (over 20 items)

Convenience Services	Fee
Credit Union Teller/ Cashier Check (\$5 Min.)	1 free per day/ \$3 for each additional check
Outgoing Domestic Wire/ Outgoing International Wire	\$30/ \$100



Loans and Lending	Fee
Loan Late Payment	\$15
2nd Mortgage/ HELOC Late Fee	5% of payment due
Loan Subordination	\$250
Consumer Loan Refinance	\$100
Consumer Loan Modification	\$50
1st/ 2nd Mortgage Refinance Fee	\$250
1st Mortgage Modification	\$1,000
2nd Mortgage/ HELOC Modification	\$75
Lien Release Fee	\$25
Duplicate Title/ Title Filing Fee	\$100
Loan Document Redraw	\$25
Loan Administration Fee	\$50
In-House Auto Refinance	\$300

Cards - All Credit and Debit Cards	Fee
Credit Card Late Payment	\$15
Card Transaction Dispute Processing Fee	\$30 per item
PIN Reissue	\$5 per request
Card Replacement	\$12 per request
2 Day/ 3 Day Rush Order Card/ PIN	\$75/ \$45
ATM Deposit Correction	\$10 per correction
ATM Excessive Usage	\$4 (first five are free)
ATM Deposit Adjustment	\$5

Other	Fee
Garnishment/ Levy Processing	\$50
Return Mail/ Bad Address	\$10 per month
Cash Advance (Non-ACU Card)	\$10 per advance
Signature Guarantee	\$25 per document guaranteed
Notary Services	First free/ \$5 each following impression
Identity Safe	\$1.96 per month
IRA Administration	\$25 annually
FedEx Shipment	\$50

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