

Type	Amount	Notes
<b>GENERAL ACCOUNT</b>		
Account Escheatment	\$30.00	Unclaimed Property Processing to State
Below Minimum Share Balance	\$2.00/month	
Cashier Checks	\$2.00	1 free per month - \$1.00 for GoldStar® members
Cashier's Check / Money Order - Declaration of Loss Refund	\$25.00	Lost, Destroyed, Stolen or Fraud only - 90 day waiting period
Cashier's Check / Money Order - Reissue Fee	\$5.00	Original item returned to the credit union
Check Printing	Varies by style	
Closed Account	\$5.00	Within the first 90 days of account opening
Counter Checks	\$2.00/sheet	4 checks per sheet - \$1.00/sheet for GoldStar® members
Inactive Account Fee	\$4.00/month	No transactions for 180 days
Incorrect Tax ID Number	\$5.00/month	SSA/ITIN/TIN/EIN
Money Orders	\$2.00	\$1.00 for GoldStar® members
Paper Statement Fee	\$2.00	Fee waived under 18 and over 65
Research on Account	\$35.00/hour	Minimum 1 hour
Return Statement/Bad Address	\$4.00/month	
Statement Copy/History Balance	\$2.00/month	\$1.00/month for GoldStar® members

<b>ACH / WIRE</b>		
ACH Return Fee	\$25.00	
Wire Transfer Domestic (Incoming)	\$10.00	
Wire Transfer Domestic (Outgoing)	\$15.00	Insured and same day before 3:00 PM (MST)
Wire Transfer International	\$40.00	Not insured or time guaranteed

<b>BUSINESS BASIC ACCOUNTS</b>		
Cash and Coin Handling	Included	Included with monthly account service charge
Monthly Account Service Charge	\$5.00	Waived with eStatements or monthly average daily balance over \$1,000 or 501(c)(3) charities
Monthly Transaction Charge	15¢ per Transaction	No charge for first 250 transactions per month
Online Banking	Included	Included with monthly account service charge
Online Bill Pay	Included	Included with monthly account service charge

<b>BUSINESS PREMIER ACCOUNTS</b>		
Account Set-Up Fee	\$25.00	One-time set up fee
Cash and Coin Handling	Included	Included with monthly account service charge
Monthly Account Service Charge	\$20.00	Reduced to \$15.00 with eStatements - waived if average daily balance for month is over \$10,000 or 501(c)(3) charities
Monthly Transaction Charge	5¢ per Transaction	
Online Banking	Included	Included with monthly account service charge
Online Banking - ACH Collections	Included	Included with monthly account service charge
Online Banking - ACH Pass-Thru	Included	Included with monthly account service charge
Online Banking - Manage Your Own Users	Included	Included with monthly account service charge
Online Banking - Payroll ACH	Included	Included with monthly account service charge
Online Banking - Tax Payments	Included	Included with monthly account service charge
Online Bill Pay	Included	Included with monthly account service charge
Remote Deposit Capture - Scanner	\$125.00	One-time set up fee
Remote Deposit Capture - Service/Usage	\$50.00/month	Per scanner

Type	Amount	Notes
<b>DRAFT / TRANSACTION</b>		
Check Copy	\$2.00	Free on internet for 90 days
Courtesy Pay	\$20.00	Per item above \$20 / credit union discretion
Foreign Check Deposit	\$5.00 per item	Canadian item up to \$2,000.00
Foreign Check Deposit	\$60.00 per item	Canadian items over \$2,000.00. or; items from other countries. or; if we have reason to believe item won't be paid
Out of Network ATM Withdrawal	\$2.00	Co-Op ATMs are considered "In Network"
Return Check Fee - Non-Sufficient Funds	\$25.00	
Stop Payment	\$10.00	Individual checks or a series

<b>CARDS - (ATM, CREDIT, DEBIT, GIFT/MONEY CARDS)</b>		
Gift Card	\$2.00	Per card
Non-Member Cash Advance	1.00% of advance	Minimum \$5.00
Receipt Copy	\$10.00	
Replace lost/stolen VISA	\$10.00	"Worn/Stolen - Replaced at no charge Lost Card - 1st time: \$5.00, Each additional: \$10.00"
Rush Shipping	\$20.00	
TravelMoney Card (Reloadable)	\$5.00	Per card

<b>LENDING*</b>		
Collateral insurance Fee - Vehicle	1% of loan balance	No proof of insurance
Extension Agreements	\$25.00	
Modification of Trust Deed	\$500.00	
Skip A Payment	\$25.00	Donation
Subordination Agreements	\$250.00	

<b>SAFE DEPOSIT BOX</b>		
Safe Deposit Box Drilling	Pass through fee	Member pays cost of locksmith
Safe Deposit Lost Key Fee	Pass through fee	Member pays cost of locksmith