



<b>ATM / Debit</b>	
Consumers ATMs and all surcharge-free CO-OP Network ATMs	Free and unlimited
Foreign ATMs	\$2.00 per transaction
Card reissue	\$10.00
Debit card rush fee	\$25.00
Foreign transaction fee	2% of transaction amount
<b>Credit Cards</b>	
Annual fee	None
Balance transfer fee	None
Late fee	Up to \$25.00
Credit card rush fee	\$25.00
Stop payment for convenience checks or balance transfer	\$30.00
Convenience check copy	\$5.00
Foreign transaction fee	2% of transaction amount
<b>Savings / Checking</b>	
Inactive account fee (after 6 months of inactivity)	\$10.00 per month
Check cashing fee (savings balances below \$400)	\$5.00 per check
Non-member check cashing fee	\$10.00 per check
Personalized checks	Call for pricing
Courtesy Pay overdraft	\$33.00 per item
Deposit NSF check –Returned Deposited Item	\$30.00 per item
Insufficient funds (item not paid)	\$35.00 per item
Paid item (non-Courtesy Pay)	\$35.00 per item
Overdraft transfer from deposit account	\$10.00 per transfer
Check copy (in person or by phone)	\$5.00 per item
Check copy (online from checking account)	Free
Stop payment by MSR	\$30.00 per item
Transfer or balance inquiry via Member Service Center	\$3.00 each
Temporary check requested	\$4.00 for 4 checks
<b>Interest Checking</b>	
Daily balance of \$1,000 or more	Free
Daily balance of less than \$1,000	\$10.00 per month

<b>Online Banking</b>	
Stop payment	\$25.00 per item
Transfer to an external account	\$3.00 per transfer
Failed Transfer to an external account/person/business due to insufficient information	\$25.00 per transfer
<b>VoiceAccess</b>	
Stop payment	\$25.00 per item
<b>Bill Pay (personal)</b>	
Stop payment	\$25.00 per item
Check copy (Bill Pay item)	\$25.00 per item
<b>Business Services</b>	
<b>BusinessPlus Checking</b>	
150 deposited items per month	Free
Over 150 deposited items per month	\$0.25 per item
\$1,500 cash deposited per day	Free
Over \$1,500 cash deposited per day	\$1.00 per \$1,000
Incoming ACH credits/debits	Free
Insufficient funds (per paid check/EFT)	\$35.00
Business paper statement delivery	\$8.00 per Month <i>(Fee is waived for businesses who maintain over \$5,000 on deposit)</i>
<b>Business Online Banking Services</b>	
Business Bill Pay	10 Free items per month, each additional item is \$0.50
ACH Debit/Credit Origination	\$30 monthly fee, \$0.10 for each ACH transfer
Online Wire Origination (Domestic Only)	\$25 per transfer
Remote Deposit Capture	\$45 monthly fee <i>(No per item fee)</i>
<b>Business Loans</b>	
Late fee	5% of payment or \$25, whichever is greater
<b>Consumer Loans</b>	
Vehicle or miscellaneous collateral title transfer	\$15.00
Payment extension (\$500+)	\$50.00
Payment extension (<\$500)	\$35.00

Real Estate Loans	
Subordination agreement processing	\$250.00
General Services	
Cashiers check (under \$1,000)	\$3.00
Cashiers check copy	\$5.00 each
Notary service	Free
Signature guarantee	\$15.00
Domestic wire transfer	\$25.00
International wire transfer	\$60.00
Incoming wire	\$15.00
Collection item (cashiers check and foreign checks)	\$10.00
Levy/garnishment	\$75.00 per request
Research/Balancing Fee	\$25.00 per hour
Account escheatment	\$100.00 per account
Subpoena information requests	\$45.00
Paper statement delivery	\$2.50 per month*
Statement copy	\$5.00
Computer printout	\$1.00
Incorrect or missing address (monthly fee)	\$5.00
Pay by phone	\$12.00

Safe Deposit Boxes (all boxes are 22" deep)	
10x10"	Up to \$150.00 annually
6x10"	\$50.00 annually
5x5"	Up to \$100.00 annually
3x10"	Up to \$75.00 annually
3x5"	\$25.00 annually
Average Daily Balance Required to Earn Interest	
Savings**	\$50.00
Money Market	\$2,500.00
Interest Checking	None
Monthly Service Charge/Conditions	
Savings**	None
Money Market	No interest earned if balance falls below average daily balance requirement
Interest Checking	\$10.00 if balance falls below average daily balance requirement

\* Fee is waived for members who are age 62+, maintain \$5,000 or more on deposit, or have a mortgage loan with Consumers.

\*\*Includes Christmas Savings, Special Savings, Money Market IRA



Federally insured by NCUA

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