



Effective Date of Fee Schedule: October 23, 2008

Share Account Service Fees	
Minimum Balance/Reactivation Fee. In the event the primary share balance falls below the minimum of \$50 requirement at any time during the month, a fee will be assessed upon the account reactivation.	\$20.00
Share Draft (Checking) Account Service Fees	
Choice Checking Monthly Service Fee. Fee assessed monthly, only when the account balance falls below \$500	\$4.00
Golden 55 Checking Service Fee. Fee assessed monthly, only when the account balance falls below \$2,500.	\$4.00
Preferred Market Checking Monthly Service Fee. Fee assessed monthly, only when the account balance falls below \$2,500.	\$4.00
Checking Direct	No Fee
Perk Checking	No Fee
Teen Checking	No Fee
Non-Sufficient Funds Fee – All Checking Account Programs. Additional \$5.00 fee if cleared (paid).	\$25.00
Ready Reserve Overdraft Protection Fee. Per occurrence.	\$25.00
Checking Account Re-Open Fee. Re-opening a previously active checking account.	\$10.00
Checking Account Closure Fee. With outstanding items.	\$5.00
Checking Account Closure Fee. Initiated by Credit Union.	\$25.00
Stop payment Fee. Per Order. Valid for 6 months or until canceled.	\$15.00
Check Orders. Many style options.	Price varies
Temporary Check Fee. Per sheet (or every 4 checks). First sheet on a new share draft account is free.	\$5.00
Electronic/Convenience Service Fees	
Online Bill Pay with checking account	No Fee
Debit/Check Card Replacement Fee.	\$10.00
Debit/Check Card Replacement. (Member Request – rush status)	\$30.00
Credit Union Owned ATM Withdrawal Fee and any Key Bank ATM	No Fee
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Golden 55 Checking, Preferred Market Checking, Choice Checking, and Perk Checking members receive 12 free monthly. Checking Direct and Teen Checking members receive 10 free monthly.	\$1.00
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Share/Savings Account and Business Checking.	\$1.00
Non-Sufficient Funds Fee – Debit/Check Card, ACH and Bill Payment. Per occurrence. Additional \$5.00 fee if cleared (paid).	\$25.00
ACH Revocation Fee. Permanently stop an ACH pre-authorized item.	\$15.00
ACH and Bill Payment Stop Payment Fee. To stop one item only, subsequent requests will be honored.	\$15.00
Money Wire Service. Outgoing – Financial Institution to Financial Institution.	\$10.00
Western Union. Domestic Commercial Money Orders.	\$20.00
Western Union. Foreign Western Union Wires.	Varies
Other Service Fees	
Account Reconciliation/Research Fee. \$20.00 per hour.	\$20.00
Credit Union Check Purchase Fee. Fee waived if payable to member only, for Golden 55 member or if issued for \$1,000 or more. Valid for 3 months.	\$3.00
Travelers Cheques and Travelers Cheques for Two	No Fee
Money Order Purchase Fee. Fee waived for Golden 55 members. Money Order valid for 3 months.	\$2.00
Credit Union/Money Order Stop Payment Fee. Valid for 6 months or until canceled per order.	\$15.00
Dormant Account Fee. Monthly fee on dormant accounts.	\$20.00
Account Ownership Modification Fee. Per occurrence	\$20.00
Loan Modification Fee. Per occurrence.	\$25.00
Skip-A-Payment Fee	\$30.00
Deposited Check Return Fee. Your personal deposited checks returned for nonpayment, per occurrence.	\$20.00
Legal Action Fee. Processing for garnishments, levies and all other legal actions served. Per item.	\$20.00
Collection Item Fee. Per item.	\$10.00
Returned Mail Fee. Per month.	\$5.00
Locator Fee. Research work for locating membership. Per occurrence.	\$15.00
ID Safe Choice (Free for Golden 55 Checking and Preferred Market Checking) per month	\$0.95
Notary Fee (Fee \$10 for Non-Members per sealed page)	No Fee
Account Fees May Reduce Earnings	