



FEE SCHEDULE EFFECTIVE April 1, 2021

Account Fees	Amount
Non-Sufficient Funds (NSF Item*)	\$32.00
Courtesy Pay (Overdraft) Item** paid	\$32.00
Return Deposited Item Fee ***	\$32.00
Stop Payment	\$32.00/request
Dormant Account Fee (after 12 months of no activity)	\$5.00/month
Account Closure Fee (closed within 90 days of account opening)	\$25.00
Share Draft Copy †	\$2.00/item
Bill Pay Check Copy	\$10.00/item
Account Research/Balancing	\$75.00/hour
Holiday Club Withdrawal (one free per year)	\$5.00
Giddy-Up Money Market Withdrawal (one free per month)	\$5.00
In Touch Checking	Free
Spire Business Checking	\$5.00/month
Coin Counting	Free

*Check, ACH, Bill Pay, recurring debit card transaction, substitute check, or electronic item per occurrence to include repeat presentment.

**Check, ACH, Bill Pay, recurring debit card transaction, everyday debit card transaction (if opted in), substitute check, or electronic item per occurrence.

***Per occurrence to include repeat presentment.

† 11+ check copies requested incur the Account Research/Balancing hourly fee in addition to the share draft copy fee.

Card/ATM Fees	Amount
Debit Mastercard	No Annual Fee
Card Replacement Fee – Debit or Credit	\$20.00/each
Card PIN reissue*	\$5.00/each
Rush Card – Debit or Credit	\$35.00
Mastercard Foreign Transaction Fee**	1% of transaction
Cash Advance – Non-CUR card	\$5.00/each
Empty Envelope Deposit in ATM	\$32.00/each

*One free per year

**Fee may be assessed if the transaction is in a foreign currency and/ or is processed outside of the US.

Loan Fees	Amount
Subordination Agreement	\$150.00/each
Internal Refinance*	\$150.00/each
Loan Modification/Extension Fee	\$35.00/each
Payment Vacation Fee	\$35.00/each
Loan Payment online or by phone	\$15.00
Consumer Loan Late Payment (assessed after 10 days)	\$15.00
Loan Coupon Book (12 coupons)	\$12.00/each

*Fee may be waived if a \$1,000 minimum in new money is added to consumer loans, or \$5,000 minimum in new money is added to a mortgage.

Miscellaneous Transactions	Amount
eStatements	Free
Paper Statements	\$3.00/month
Statement Copy	\$5.00/statement
Incoming Wire Transfer	\$10.00/each
Outgoing Wire Transfer (Domestic only)	\$20.00/each
Member Notary Services	Free
Returned Mail Processing	\$5.00/item
Incorrect Address	\$5.00/month
Garnishment/Levy	\$75.00/each

Negotiable items	Amount
Official Checks*	\$3.00
Money Orders	\$3.00
Temporary Checks (4 checks per sheet)	\$2.00/sheet
Check Orders	Varies
Member Notary Services	Free
Returned Mail Processing	\$5.00/item
Incorrect Address	\$5.00/month
Garnishment/Levy	\$75.00/each

*Fee is waived if the check is payable to the member.

Non-Member Fees	Amount
Official Checks	\$6.00
Money Orders	\$6.00
Notary Services	\$5.00/item
Cash Advance	\$5.00/each
Check Cashing – OnUs checks only	\$0.99/each
Coin Counting	\$0.99/each

Please note all fees are subject to change.

The Credit Union reserves the right to defer the assessment of any disclosed fee or charge until such time as the affected member or account has sufficient funds on deposit from which the fee or charge can be fully paid. Such a deferral shall not constitute a waiver of the applicable fee or charge.