



Fee Schedule

CHECKING ACCOUNT FEES		
Bill Pay Fee	\$5.00 per month	no charge if bundled with e*Statements
NSF Fee	\$32.00 per item	
ODP Fee	\$32.00 per item	The ODP fee applies for overdrafts created by checks, in-person withdrawals, ATM withdrawals (subject to opt-in), and by other electronic means.
Stop Payment Fee *	\$30.00 per request	
Check Copy Fee *	\$5.00 each	charge applies after first two check copies per statement period
Online Check Images	FREE	
Check Printing Fee *	Prices vary depending upon style.	Basic checks free for over 55.
Account Reconciliation Fee	\$15.00 per hour	1 hour minimum
Checking Account Service Fee *	\$5.00 per month	if minimum balance is not maintained
Paper Statement*	\$3.00 per month	Per statement sent
eStatement	FREE	
Temporary Checks fee	FREE	
SERVICE FEES (applicable to all accounts)		
Account Research Fee	\$15.00 per hour	1 hour minimum
Statement Copy Fee *	\$5.00 per copy	
Account History *	\$2.00 per printout printed	
Excessive Withdrawal Fee	\$5.00 per transaction (after 2nd transaction per month)	from shares and money market accounts
Levy & Garnishment Fee	\$30.00	
EZ Pay Loan Payment	\$10.00 to \$15.00	Online method \$10.00 / Phone method \$15.00
Deposited Item Return Fees	\$30.00 per item	
Wire Transfer Fee (Outgoing)	\$25.00 per transfer	cut-off time 3:00 pm
Western Union Fee (Outgoing)	\$25.00 per transfer	cut-off time 3:00 pm
Wire Transfer Fee (Incoming)	FREE	
Cashier's Check Fee *	\$5.00 each	Payable to member free
Money Order Fee *	\$5.00 each	
Notary Services	FREE	pertaining to credit union business only
Coin Counting Fee	2% of amount	non members 6% of amount
Cash Advance Fee	3% of amount	
Charged-Off Account Re-Open	\$25.00	
Safe Deposit Box Small (3"x10")	\$50.00 per year	
Safe Deposit Box Medium (5"x10")	\$75.00 per year	
Safe Deposit Box Large (10"x10")	\$100.00 per year	
Safe Deposit Box Drill Fee	actual incurred fee	
Initial Key Deposit (refundable)	\$10.00	
Damaged Key Replacement	\$10.00	
Overdraft Protection from Shares to Checking	FREE	
Bad Address	\$3.00 per Item	
ACH Return Items	\$32.00 per item	ACH origination return items
IRA Early Withdrawal Fee	\$25.00	
LENDING FEES:		
Title Search, Appraisal, Flood Search	actual incurred fees	
Home Equity Doc Prep	\$200.00	
Home Equity Late Fee	\$20.00	assessed after 10 days past due
Title Registration	actual incurred fee	
Expedited Title Fee	\$25.00	If needed before 4 business days
Electronic Title Fee	FREE	
Duplicate Title Fee	FREE	
Consumer Late Fee	5% payment or \$30.00	Whichever is lower (assessed after 10 days past due)
Skip-a-Payment/Loan Extension Processing Fee	\$35.00 per loan	
ELECTRONIC FUNDS TRANSFER (EFT) FEES:		
Nonproprietary ATM/Check Card Withdrawal, Transfer, Inquiry Fee	\$3.00 each (after 2nd transaction per month)	Permian Basin Chapter ATM Alliance: no surcharge at participating ATM's- ask for listing.
CO-OP ATM/Check Card Withdrawal, Transfer, Inquiry Fee	\$1.00 each	Surcharge Free at the ATM - please verify participation by visting https://co-opcreditunions.org/locator/
ATM/Check Card Overdraft Fee	\$32.00 per item	
ATM/Check Card Replacement	\$10.00 each	
ATM/Check Card Next Business Day Shipping Fee	\$50.00 each	Must be ordered by 10AM to be delivered to the CU by the next business day.
EFT Return Item Fee	\$32.00 per item	
EFT Stop Payment Fee *	\$30.00 per request	
CREDIT CARD FEES:		
Replacement Card (if lost/stolen)	\$10.00	

* No charge for members over age 55