

Miscellaneous Fees	
Returned Deposit Item – Share Draft or Share accounts	\$12.00
Stop Payment Fee	\$15.00
Stop Payment Fee on Credit Union official check or money order	\$29.00
Statement copy fee (per monthly statement)	\$ 3.00
Domestic Outgoing Wire	\$14.00
Domestic Incoming Wire	\$ 6.00
International Outgoing Wire	\$40.00
International Incoming Wire	\$12.00
Telephone transfers/withdraws	FREE
Overdraft Protection (transfer fee to cover overdrafts from share account)	\$ 4.00
Inactive Account Fee – Regular Shares – after 180 days	\$ 5.00/mo
Inactive Account Fee – Share Draft – after 90 days	\$ 5.00/mo
Foreign VISA cash advance (not Jeff-Co VISA cards)	\$ 2.00
Non-member converting personal check payable to a business	\$ 3.00
Check Cashing fee (if member does not have deposits totaling \$100 or more, does not have a checking account or a loan)	\$ 2.00
Tax Levy/Garnishment Processing	\$30.00
Cashier’s Check	\$ 3.00
Check Cashing for Non-member	Not available
Checks made out to 3 rd party in excess of 2	\$ 3.00
Express Delivery for New or Replacement VISA Check Card – 1 Day	\$40.00
Express Delivery for New or Replacement VISA Check Card – 3 Day	\$17.00
Photocopy fee – in excess of 10 copies (first 10 FREE)	\$.10 each
Fax – 1 st 4 pages FREE – then 5 pages or more	\$ 1.00 ea/pg
Early Membership Closing within 90 days of opening	\$25.00
Negative balance closing fee	\$30.00
IRA Closure Fee	\$25.00
ATM TRANSACTION FEES	
PIN for cash/transactions – 1 st 4 PIN transactions per month FREE	\$ 1.00
Deposits made at an ATM Machine	\$ 2.00
Transfers between accounts at an ATM machine	\$ 2.00
ATM/Check Card replacement fee	\$10.00
Express Delivery for new or replacement card – 1 day	\$40.00
Express Delivery for new or replacement card – 3 day	\$17.00
DOMESTIC WIRE TRANSFERS	
Incoming Wire	\$ 6.00
Outgoing Wire	\$14.00
INTERNATIONAL WIRE TRANSFERS	
Incoming Wire	\$12.00
Outgoing Wire	\$40.00
LOAN FEES	
Home Equity Line of Credit Loan Application Fee	\$100.00
Vehicle Title Fee – Cost charged by Secretary of State’s office	Cost
Loan Late Fee	\$29.00
VISA Loan Late Fee	\$29.00
VISA Over the limit Fee	\$20.00
VISA – Emergency Temporary increase in limit	\$ 9.00