



## FEES & CHARGES EFFECTIVE APRIL 1, 2023

|  |   |   |
|--|---|---|
| Account Close within 90 days   | \$10.00   | each  |
| Reopen After CU Imposed Account Closure  | \$10.00   | each  |
| Account Reconciliation   | \$35.00   | per hour  |
| Account Research   | \$35.00   | per hour  |
| Account Statement Reprint  | \$5.00  | each per month  |
| ATM / Debit Mastercard Replacement   | \$10.00   | One FREE per year / \$10 ea reissue unless related to fraud |
| ATM Fee - Foreign Transactions   | \$1.00  | per transaction   |
| ATM Fee - Non-Member Surcharge   | \$2.00  | per transaction   |
| Check (Share Draft) Photocopy  | \$2.00  | each   FREE request through COPOCO@home                     |
| Debit Card Dispute Denied  | \$30.00   | each  |
| Debt Consolidation Processing Fee  | \$35.00   | per application   |
| Deposited Item Returned Unpaid   | \$35.00   | each  |
| Document Shredding Service   | FREE  |   |
| Dormant Account Fee  | \$5.00  | each per month following dormancy notice                    |
| Escheat Processing   | \$50.00   | each or account balance if less                             |
| e-Statements   | FREE  | \$5 incentive to sign up                                    |
| Garnishment Processing Fee   | \$35.00   | each  |
| Indirect Lending Late Payment  | \$15.00   | or 5% of payment - the greater amount                       |
| IRA / ESA Annual Fee   | \$25.00   | each  |
| Land Contract Service  | \$5.00  | per month   |
| Money Order - up to \$1,000  | \$1.50  | each  |
| Non-Sufficient Funds (NSF) Item  | \$35.00   | each  |
| Notary Public  | FREE  |   |
| Overdrawn Forced Transfer Item   | \$5.00  | each  |
| Overdraft Privilege Paid Items   | \$35.00   | each  |
| Overdrawn Debit ATM, EFT, & POS Transaction  | \$35.00   | each  |
| Pay By Phone (minimum \$25 payment required)   | \$15.00   | each  |
| Pre-Authorized Payments – (only available when electronic processing is not offered) | \$10.00   | each  |
| Return Mail Due to Invalid Address   | \$3.00  | per month   |
| Skip-A-Pay   | \$35.00   | each  |
| Share Draft / Checking Accounts  | A minimum balance fee of \$2 will be imposed each month the balance in the account falls below \$300 any day of that month. The monthly service fee can be avoided with direct deposit. |   |
| Share Draft "FREE" COPOCO Branded Checks   | FREE, 1 order annually with Direct Deposit, then \$10 per order   |   |
| Stop Payment CHECK   | \$35.00   | FREE request through COPOCO@home                            |
| Unlimited Transactions per account   | FREE  |   |
| Unsecured Loan Application Fee   | \$35.00   | Per loan application  |
| VISA Platinum Late Payment Fee   | \$25.00   | per month   |
| VISA HELOC Platinum Late Payment Fee   | \$30.00   | per month   |
| VISA Replacement Card  | \$35.00   | each   after 3rd reissue                                    |
| VISA Gift Cards  | \$2.95  | each  |
| VISA Statement Reprint   | \$5.00  | each per month  |
| Wire Transfers (domestic only)   | \$20.00   | each  |