



Schedule of Fees and Charges

Effective July 1, 2010

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Account Fees

Inactive Account	\$5.00
<i>Single Service and Balance Below \$100</i>	
Regular Share Account Closed Within First 90 Days	\$10.00
Tiered Savings Average Daily Balance Under \$1,000	\$10.00
Stop Payment.	\$20.00
<i>Share Draft, ACH, Bill Payer, Official Check</i>	
Deposited Item Returned Unpaid.	\$20.00
Excessive Regulation "D" Fee	\$5.00
<i>More Than 6 Per Statement Cycle</i>	
Low Balance Fee (Below Minimum Balance)	\$10.00
<i>MMA / Optima MMA</i>	
Deposit Adjustment Fee.	\$5.00
Holiday Club Early Closure.	\$10.00
Health Savings Account (HSA) – Set Up Fee	\$20.00
IRA/MSA Annual Fee	\$15.00
IRA/HSA Trustee to Trustee Transfer	\$25.00

Checking Account Fees

Overdraft Protection Transfer	\$5.00
Zero Balance Checking – Monthly Inactive Fee.	\$10.00
<i>After 90 Days</i>	
Non-sufficient Funds	\$28.00
<i>NSF, Uncollected Funds, Account Closed, Refer to Maker</i>	
Courtesy Pay	\$28.00
Resource Checking Service Fee – Monthly	\$10.00
<i>Waived with Direct Deposit or 5 Debit Card Purchases Per Statement Cycle</i>	
Business Checking – See Business Account Fee Schedule	
Check Printing Orders	Varies

ATM Fees

ATM / Debit Card Mailed to Alternate Address	\$10.00
ATM Card Annual Fee.	\$12.00
Card/Pin Rush Order	\$30.00

Wire Transfer Fees

Incoming Wire.	\$10.00
Outbound Domestic	\$20.00
Outbound International (U.S. Dollars).	\$40.00
Wire Tracer	\$15.00

Online Funds Transfer Fees

POP Money	\$5.00
Per Initiated Outbound Transaction	
Standard (3-Day)	\$7.50
Next Day	\$10.00
Returned Transaction Fee	
Standard (3-Day)	\$5.00
Next Day	\$7.50

Miscellaneous Fees / Charges

Atira Gift Card	
Member	\$4.00
Non-Member	\$6.00
Notary Services – Per Signature.	\$10.00
<i>Non Credit Union Transaction</i>	
Official Check.	\$5.00
<i>One Free Per Day</i>	
Official Check Copy – Per Copy.	\$5.00
Check Copy – Per Copy.	\$5.00
<i>Two Free Per Cycle</i>	
Copy of Deposited Check	\$5.00
Statement Copy – Per Copy.	\$5.00
DMV Lien Satisfied	\$25.00
Express Mail Fee	\$20.00
Incoming / Outgoing Collection Item	\$15.00
Foreign Collection Item	Cost + 10%
Account Research – Per Hour	\$25.00
Legal Process – Hourly Account Research Fee	\$25.00
<i>Levy, Subpoena, Writ</i>	
Legal Process – Statement/Check Copies (each).	\$0.10
<i>Levy, Subpoena, Writ</i>	
Hearing Appearance (Per Hour Plus Travel).	\$16.00
Escheat Processing	\$2.00
Rolled Coin.5% of Amount
Temporary Checks – 4 Per Sheet.	\$2.00
Inactive Bill Pay – Per Month	\$7.50
Check Cashing – Non Member	\$5.00

