



**Schedule of Fees and Charges
for Consumer Accounts**

Effective Date: September 1, 2021

GENERAL

Account Audit Fee (per hour).....	\$25.00
Account History Fee: (up to 30 days).....	\$5.00
ACH Origination Fee (Outgoing Debit).....	\$15.00
Bad Address Fee:.....	\$5.00
Cashier's Check Fee (each).....	\$5.00
Collection/Cash Letter Item Fee:.....	\$25.00
Domestic Bag Locked:.....	\$15.00
Domestic Bag Non-Locking.....	\$5.00
Early Account Closure (<90 days).....	\$25.00
External Transfer Withdrawal Fee.....	\$2.00
eZforex Foreign Money Purchase.....	\$15.50
FAX Fee	
Outgoing (first page):.....	\$5.00
Each Additional Page:.....	\$1.00
Incoming Each Page:.....	\$1.00
Garnishment Fee.....	\$100.00
Inactive Account Fee.....	\$10.00
Money Order Fee (each):.....	\$3.00
Non-Member ONUS Check Cashing Fee (per item)....	\$5.00
NSF Fee.....	\$35.00
Overdraft Service Charge (per occurrence).....	\$35.00
Overdraft Transfer Fee	
(pulled from transferring account).....	\$5.00
Paper Statement Mailed.....	\$5.00
Phone Inquiry Fee.....	\$2.00
Photocopy Fee (per page):.....	\$0.20
Returned Check Fee	
(funds available Deposit item).....	\$25.00
Skip Payment Fee.....	\$50.00
Statement Print Service Charge.....	\$5.00
Stop Payment Fee (initial or renewal).....	\$35.00
Uncollected Funds Charge.....	\$35.00
Wire In Charge.....	\$15.00
Wire Out Charge	
Domestic.....	\$25.00
International.....	\$40.00

ATM/DEBIT CARD FEES AND CHARGES

COBALTCU (Proprietary) ATM Machines or CASH DEPOT ATM's:.....	FREE
All other ATM's (Non-Proprietary/Foreign) (two free monthly per tax owner).....	\$3.00
Card Replacement Fee:.....	\$5.00
Rush Delivery of Embossed Card:.....	\$50.00

CHECKING ACCOUNTS GENERAL

Check Printing Fee:.....	Varies
Check Photocopy Fee:.....	\$2.00
Check Photocopy Fee (Faxed):.....	\$4.00
Stop Payment Fee (initial or renewal):.....	\$35.00

HIGH YIELD PLUS CHECKING ACCOUNT

Monthly Account Maintenance Fee	\$6.00
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VALUE PLUS CHECKING ACCOUNT

Monthly Account Maintenance Fee	\$6.00
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WORKERS COMPENSATION MEDICARE

SET-ASIDE ARRANGEMENT CHECKING

ACCOUNT

Maintenance Service Charge.....	\$3.00
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PRESTIGE CHECKING ACCOUNT

Maintenance Service Charge.....	\$3.00
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PRIME SHARE ACCOUNT

Over Counter Fee Over 3.....	\$1.00
Excess Withdrawal Item Over 6.....	\$5.00

MONEY MARKET

Excess Withdrawal Item Fee Over 6.....	\$5.00
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PREMIER MONEY MARKET

Monthly Service Charge if balance is below \$25,000.00.....	\$10.00
Excess Withdrawal Item Fee Over 6.....	\$5.00

SAFE DEPOSIT BOX FEE (annual)

3X5:.....	\$25.00
5X5:.....	\$30.00
3X10:.....	\$35.00
5X10:.....	\$45.00
10X10.....	\$70.00
Key Replacement Fee:.....	\$10.00
Box Drilling Fee	Cost incurred plus 10%
Depth of boxes.....	22 inches

The fees appearing in this Schedule are accurate and effective for accounts as of the effective Date indicated on the Fee Schedule.

If you have any questions or require current fee information on your accounts, please call the Credit Union (402) 292-8000.