

Effective August 15, 2013

TYPE	FEE
Account Reconciliation Fee	\$10.00 Per Hour
Account History	\$1.00 Per Page
Account Abuse Closing	\$25.00
ATM Withdrawal/Deposit	FREE Co-Op Network
ATM Withdrawal/Deposit (Foreign)	\$3.00
ATM/Debit Card Replacement	\$5.00
ATM/Debit PIN Replacement	\$5.00
Cashier Check	\$3.00 per item
Cashier Check Copy	\$3.00 per item
Check Cashing	\$3.00
(With no other services and balance less than \$100)	
Check Cashing (non-member)	\$5.00
Check/Share Draft Copy	\$3.00 per item
Non-Sufficient Funds (NSF)	\$30.00
ACH, ATM/Debit, Check	
Courtesy Pay	\$27.00

*A Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals, or by other electronic means.*

CU Service Center (Grand Rapids area only)	\$3.00 per visit
Stop Payment (ACH, ATM/Debit, Check)	\$27.00 per item
Deposit Item Return (NSF)	\$15.00
Early Account Closing (first 90 days)	\$15.00
Escheatment	\$35.00
Fax (per page)	\$1.00
Garnishment/Levy	\$35.00
Subpoena	\$50.00
Paper Statement Fee	\$2.00
E-Statement	FREE
Statement Copy (per page)	\$2.00
Returned Mail	\$5.00
IRA Annual Maintenance	\$10.00
IRA Transfer To Another Institution	\$25.00
Inactive Account (180 days or more)	\$15.00 per quarter
Inactive Bill Pay (90 days)	\$5.95
Money Order	\$2.00 per item
Mortgage Payoff Letter	\$30.00
Mortgage Subordination	\$100.00
Overdraft Transfer (share/line of credit)	\$4.00
Telephone Transfer	\$4.00 per request
Wire Transfer Domestic	\$20.00
Wire Transfer Foreign	\$35.00
Coin Return	7% of amount