



Schedule of Fees and Charges

Effective November 1, 2023

Checking/Savings Accounts

Non-Sufficient Funds Fee - Share Drafts, ACH, ATM & Debit Card Transactions	\$ 27.00 per item
Paid Non-Sufficient Funds Item Fee	\$ 27.00 per item
Stop Payment & Courtesy Pay Fee Share Drafts, ACH, ATM & Cashier Check	\$ 27.00 per item
Account History Printout Fee	\$ 1.00 per page
Account Re-Open Fee	\$ 15.00
Check Cashing Fee single Service Account with share balance less than \$50.00	\$ 3.00
Dormant Fee No account activity for 2 years	\$ 10.00 per month
Overdraft Transfer Fee	\$ 2.00 per transfer
Returned Mail or Statement for incorrect address	\$ 5.00
Reconciliation/Research Fee After the first 30mins	\$ 25.00 per hour
Share Draft Checks	Prices Vary
ID Theft Protection	\$ 1.95 per month

Elite Share Draft

Minimum Balance \$1,000.00	
Service Fee if balance falls below \$1,000.00	\$ 7.00 per month
Checks	No Charge

Money Market Account

Minimum Balance \$1,000	
*Allowed three (3) withdrawals per month. Loss of interest for the month if balance falls below \$2,500.	

Loan Fees

Loan Late Fee – 20 Days Late	\$ 20.00 per loan
Real Estate Subordination Fee	\$ 100.00
Loan Payment by Phone	\$ 10.00

ATM/Debit Cards

Replacement Debit/ATM Card	\$ 15.00
Thrive Owned ATM Transaction Fee or use the Co-Op Network	No Charge
Other Credit Union Owned ATM Transaction Fee - Alliance One Network	\$ 1.00
Foreign ATM Transaction Fee	\$ 1.00
ATM Daily Withdrawal Limit	\$ 500.00
Debit Card Purchase Limit	\$1,500.00 per day

VISA Fees for Classic, Gold, Platinum Cards

Blocked Card	\$ 5.00
NSF Payment	\$ 30.00
Statement Copy	\$ 1.00 per stmt
Classic Visa – Exceed Credit Limit	\$ 10.00 per month
Gold/Platinum Visa Exceed Credit Limit Fee	\$ 25.00 per month

Prepaid Travel Cards

Travel Card Purchase Load Fee \$20.00 to \$3,000.00	\$ 8.00 per card
Travel Card Reload Fee	\$ 3.50 per card

Other Service Fees

Cashier's Check	\$ 3.00 each
Money Orders/Teller Checks	\$ 3.00 each
Coin Cashing Fee – Non-Members	10% of Coin Total
Coin Cashing Fee – Members	No Fee
Copies	\$ 0.25 per page
Deposit Verification	\$ 5.00
Fax Service	\$ 1.00 per page
Garnishment/Levy Fee	\$ 20.00 each
Non-Member Check Cashing	\$ 5.00 per check
Notary Fee	\$ 2.00 per item
Outgoing Domestic Wire	\$ 20.00 each
Stop Payment on credit union check	\$ 27.00