



# Schedule of Fees and Charges

Effective October 17, 2016

## 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
Returned Deposit Item Fee	\$ 5.00 per item
Account History Printout Fee	\$ 1.00 per page
Reopen Account Fee	\$ 15.00
Check Cashing Fee single Service Account with share balance less than \$50.00	\$ 3.00
Counter Checks	\$ 5.00 for Ten
Dormant Fee No account activity for 2 years	\$ 10.00 per month
Overdraft Transfer Fee	\$ 2.00 per transfer
Returned Mail or Statement Bad Address	\$ 3.00
Reconciliation/Research Fee After the first 30mins	\$ 25.00 per hour
Share Draft Checks	Prices vary

## ATM/Debit Cards

Thrive Owned ATM Transaction Fee	No Charge
Co-Op Network ATM Machines Transaction Fee	No Charge
Non-Thrive ATM Machine Transaction Fee	\$ 1.00
Account History Printout Fee	\$ 1.00 per page
ATM Daily Withdrawal Limit 3am - 3pm daily	\$ 500.00 per day
Debit Card Purchase Limit 3am - 3pm daily	\$ 1,500.00 per day

## Elite Share Draft

Minimum Balance \$1,000	
Monthly Service Fee if Balance falls below \$1,000	\$ 7.00 per month
Checks	No Charge

## Money Market Account

Minimum Balance \$2,500
*You are allowed only three(3) withdrawals per month on this account. Loss of Interest for the Month if Balance falls below \$2,500

## Other Service Fees

Cashier's Check	\$ 3.00 each
Coin Cashing Fee Non-Members	10% of Coin Total
Coin Cashing Fee Members	No fee
Copies	\$ .25 per page
Deposit Verification	\$ 5.00
Fax Service	\$ 1.00 per page
Forced Placed Insurance Fee	\$ 50.00
Garnishment/Levy Fee	\$ 20.00 each
Loan Late Fee at 20 days late	\$ 20.00 per loan
Money Orders/Teller Checks	\$ 1.50 each
Non-Member On Us Check Cashing	\$ 5.00 per check
Notary Fee	\$ 2.00 per item
Outgoing Domestic Wire	\$ 20.00 each
Stop payment on a credit union check	\$ 25.00
Real Estate Subordination Fee	\$100.00
Loan Payment by phone	\$ 10.00

## Visa Fees for Classic, Gold, Platinum Cards

Replacement Card	\$ 5.00
NSF Payment - Up to	\$ 30.00
Statement Copy	\$ 1.00 per stmt

## Mastercard Prepaid Travel Cards

Travel Card Purchase Load Fee \$50.00 to \$2,000.00	\$ 8.00 per card
Travel Card Reload Fee	\$ 3.50 per card