

SCHEDULE OF FEES AND CHARGES

(Effective November 1, 2009)

ACCOUNT FEES - SHARE ACCOUNTS

Closed account within first 90 days	\$10.00
Re-Opening Fee (non-refundable)	\$10.00
When Savings balance drops below \$25.00 (monthly)	\$3.00
Legal Process (Levies, Attachments, Tax etc.)	\$25.00
Research/Information (1 hour minimum)	\$25.00 (hr)
Check(s) accepted for deposit or payment:	
Returned Unpaid	\$20.00
Stop Payment on a Credit Union Check	\$20.00
Telephone Transfer between accounts	NC
Third Party Outgoing Wire Transfer – Domestic	\$20.00
Third Party Outgoing Wire Transfer – International	\$35.00
Unclaimed Property Maintenance Fee	\$7.00
Copy of Credit Union Check	\$5.00
Photocopies of Member's Statements (Prior Period)	\$5.00
Returned Mail Due to Incorrect Address	\$3.00
Money Orders (each)	\$2.00
Credit Union Check payable to account owner	NC
Credit Union Check made out to non-account owner	\$3.00
Cashier's Check Fee	\$5.00
Collection of Foreign Check Fee	\$20.00

ACCOUNT FEES - SHARE DRAFT ACCOUNTS

Monthly maintenance fee (No monthly fee with ATM Card)	\$2.00
When ENCORE falls below \$500.00 (monthly)	\$5.00
Initial supply of Share Drafts (Starter Kit)	NC
Returned NSF's - per item	\$20.00
ACH returned NSF'S - per item	\$20.00
Check(s) accepted for deposit or payment:	
Returned unpaid	\$20.00
Stop Payment Order	\$20.00
Copy of Share Draft	\$5.00
Overdraft Protection either from Shares or Loan Advance	\$2.00
Account Reconciliation - Current Month (first time)	NC
Minimum charge of 1 hour	\$25.00
Account Verification	\$5.00
Each additional hour thereof	\$10.00

ATM FEES

Replacement ATM Card & or PIN	\$6.00
Hot Card Fee	\$15.00
NSF Transaction	\$20.00
ATM Deposit Returned	\$20.00

LOAN FEES

Loan Extension Fee	\$25.00
Loan Modification Fee	\$500.00
Refinance MICU Consumer Loan	\$250.00
Refinance MICU Real Estate Loan	\$1,000.00

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