



General Fee Summary for Consumer Accounts

Effective April 1, 2026

Supersedes all previous versions and subject to change.

Check Order	Varies
Official Checks.....	\$2 per check; free with combined balance of \$15,000 or more, first free each month
Check Copy	\$5 per check
Counter Checks	\$1 per 4 checks
Credit Card Replacement Fee	Free if stolen/fraud, otherwise \$15
Debit Card Replacement Fee.....	Free if stolen/fraud, otherwise \$5
Debit Card Rush Fee.....	\$35
Dormant Account*.....	\$5 per month if combined balance less than \$100 and no activity for 12 months
Foreign Item.....	Varies; must be in USD drawn on Canadian financial institution
Legal Processing/Garnishments & Levies.....	\$25
Loan/Credit Card Payment by Phone.....	\$10 if employee assist; not available for all loans – call to confirm
Paid Overdraft ACH & Checks	\$29 per presentment; maximum 3 per day
Paid Overdraft ATM & One Time Debit Transaction.....	\$29 per presentment
Returned Unpaid ACH or Checks	\$29 per presentment
Record Research & Reconciliation.....	\$35 per hour
Returned Paper Statement.....	\$5 per month
Statement Copy/Transaction History.....	\$5 or free online
Stop Payment Request	\$29 per request
WINcentive Savings.....	1 free withdrawal per year during anniversary month (13th month after account opening)

If a withdrawal is made before or after the anniversary month each year, an early withdrawal penalty applies:

1st withdrawal = \$10

2nd withdrawal = \$25

3rd withdrawal = Closure of Account without Penalty

Wire Transfer Incoming.....	\$0
Wire Transfer Outgoing Domestic	\$25
Wire Transfer Outgoing International	\$50

If balance falls below minimum at any time during the month, then monthly fee is:

TopLine Money Market: \$15





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Safe Deposit Box Annual Rental Rates (Not all sizes available at all locations)

2 x 5.....	\$20
3 x 5.....	\$25
5 x 5.....	\$35
3 x 10.....	\$45
5 x 10.....	\$60
5 x 16.....	\$88
10 x 10.....	\$95
Late Payment Fee.....	\$10
Lost Safe Deposit Key.....	\$30
Two Lost Safe Deposit Keys / Safe Deposit Drilling.....	\$250

* Excludes Minors

Privilege Pay Program: It is not a line of credit and does not constitute an actual or implied agreement between the Credit Union and any account owner or authorized signer. This Program for consumer checking accounts will be limited to a maximum of \$700 overdraft (negative) balance for eligible accounts. Transaction types that are eligible for the Program include and are limited to: ACH transactions, Draft and On-U's checks at the teller counter. You must bring your account balance to a positive balance within every fourteen (14) day period, not be in default on any loan or other obligation to the Credit Union and the account cannot be subject to any legal or administrative order or levy. The Credit Union is not obligated to pay any items presented for payment if your account does not contain sufficient available funds. Any discretionary payment as part of the Program does not obligate the Credit Union to pay any additional non-sufficient fund check or item. The Program is a service and not a right or obligation and the Credit Union in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of the reason or cause.

