



**2021 Fee Schedule:**  
**Effective January 1, 2021**

<b>Account Related Fees<sup>1</sup></b>	<b>2021</b>
Account Reconciliation and/or Research: per hour with a \$35 min charge	\$35.00
ATM Deposit Correction Fee: member and non-member	\$5.00
ATM or Visa® Debit Card Replacement	\$5.00
ATM Withdrawal: per ATM withdrawal in excess of 15 per month	\$1.00
Bad Address / Unlocated Member: per month until valid address is provided	\$4.00
Cashier's Check/Check Copy: payable to a 3rd party	\$5.00
Certified Share Draft	\$5.00
Declaration of Loss of Cashier's Check	\$20.00
Dormant Account: per month after 24 months of inactivity	\$3.50
Foreign Check Deposit: per check	\$7.00
IRA Transfer: Outgoing to another Financial Institution	\$30.00
Loan Modification Agreement: excludes Refinanced Mortgage Loan Products	\$100.00
Loan Modification Agreement: Refinanced Mortgage Loan Products	\$250.00
Loan Modification Agreement: Refinanced Mortgage Loan Products (2 <sup>nd</sup> Tier)	\$1,500.00
NSF Item: non-sufficient funds share draft or ACH debit (for each presentment) <sup>2</sup>	\$30.00
Returned Deposit Item	\$15.00
Share Draft Copy <sup>3</sup>	\$5.00
Statement Copy: per statement (up to 7 copies) <sup>4</sup>	\$5.00
Stop Payment: ACH debit	\$15.00
Stop Payment: block of share drafts <sup>5</sup>	\$15.00
Stop Payment: share draft <sup>5</sup>	\$15.00
Temporary Checks/sheet of four checks: other than at account opening	\$5.00
Visa® Debit Card Receipt Copy	\$20.00
<b>Miscellaneous Fees<sup>1</sup></b>	
Federal Express Overnight Saturday	\$30.00
Federal Express Overnight Weekday	\$20.00
Legal Process Fees: garnishment / subpoena	\$100.00 plus attorney fees
Subordination Agreement	\$250.00
Tax Levy Fee	\$50.00
Visa® Gift Card	\$2.50
Visa® Travel EMV Card	\$5.50
Wire Transfer - Incoming: Domestic and International	No Charge
Wire Transfer - Outgoing: Domestic Only	\$20.00
<sup>1</sup> All fees subject to change.	
<sup>2</sup> For each time a check, ACH or debit transfer request (and any other type of item) is presented, or payment is otherwise requested. (Note: a single check or ACH debit may be presented multiple times)	
<sup>3</sup> No charge if processed through APCIRCUIT® PC Home Banking Service.	
<sup>4</sup> Beyond 7 copies the fee is applied as account research at a minimum rate of \$35 per hour.	
<sup>5</sup> No charge if processed through APCI eTalk or APCIRCUIT® PC Home Banking Service.	
 Federally Insured by NCUA   Equal Housing Lender	