Rate & Fee Schedule

Share & Share Draft Accounts

917 Moravia Street
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724.656.8420
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Fee Schedule

Account Reconciliation	$15 per hour
Bad Address	$7
Certified Check	$5 each
Check Cashing	$3 each*
Check Copy	$3 each
Closing (within 90 days of opening)	$10
Corporate Check	$1 each
Corporate Check Copy	$4 each
Copies	.50 each
Deposit Item Return	$15 each
Dormant Account	$2 per month
Fax: First Page	$3
Fax: Each Additional Page	$1
Holiday Club Early Withdrawal	$30
Insufficient Address	$5 per month
Insufficient Funds	$30 each
International Wire	$40 each
Leinholder-Collateral	$5 and up
Loan Refinancing	$30
Loan Payment Book Replacement	$10
New Membership	$1
On-Line Banking Password Reset	$5
Overdraft Transfers (over 5 per month)	.50 each
Printout of Account	.50 per month
Starter Checks (pack of 5)	$5
Share Draft Printing	prices vary upon style
Share Draft Service (Personal)	$2*
Share Draft Service (Business)	$4*
Statement Copy	$1 per page
Stop Payment (Single)	$20 each
Stop Payment (Series)	$25
Stop Payment (ACH)	$25 each
VISA Credit/Debit Card Reorder/Replacement	$20
VISA Gift Card	$4
Wire Transfer (Incoming)	$15 each
Wire Transfer (Outgoing)	$15 each

*Members who only use the Credit Union to cash checks (with only the share in the account) are encouraged to deposit at least $3 to "PAY YOURSELF FIRST". The credit union does not want to be used as a clearinghouse. If you have $100 in your share or use other services of the credit union such as Club accounts, loans, VISA products, etc. you will not be charged a fee.

*Member will be charged a service if their monthly balance falls below $500 during the month. Member will not be charged a monthly service charge if they maintain an average daily balance of $20,000 in their share accounts even if their share draft falls below $500

Anyone who has caused the credit union a loss, is not entitled to any services, unless they have paid back the loss!

Credit Union Membership

*Membership Share	$10 par value
Membership Fee	$1