

Type	Amount	Notes
GENERAL ACCOUNT		
Below Minimum Share Balance	\$2.00/month	
Cashier Checks	\$2.00	1 free per month - \$1.00 for GoldStar® members
Cashier's Check / Money Order - Declaration of Loss Refund	\$25.00	Lost, Destroyed, Stolen or Fraud only - 90 day waiting period
Cashier's Check / Money Order - Reissue Fee	\$5.00	Original item returned to the credit union
Check Printing	Varies by style	
Counter Checks	\$2.00/sheet	4 checks per sheet - \$1.00/sheet for GoldStar® members
Inactive Account Fee	\$4.00/month	No transactions for 180 days
Money Orders	\$2.00	\$1.00 for GoldStar® members
Research on Account	\$35.00/hour	Minimum 1 hour
Return Statement/Bad Address	\$4.00/month	
Statement Copy/History Balance	\$2.00/month	\$1.00/month for GoldStar® members
Account Escheatment	\$30.00	Unclaimed property processing to the State
Closed Membership	\$5.00	Within the first 90 days of opening
Paper Statements <i>Fee effective date is 8/1/2025</i>	\$2.00/month	Waived on youth accounts under age 18 and consumer accounts over age 65

ACH / WIRE		
ACH Return Fee	\$25.00	
Wire Transfer Domestic	\$10.00 Incoming \$15.00 Outgoing	Insured and same day before 1:30 PM (MST)
Wire Transfer International	\$40.00 Outgoing	Not insured or time guaranteed

BUSINESS BASIC ACCOUNTS		
Cash and Coin Handling	Included	Included with monthly account service charge
Monthly Account Service Charge	\$5.00	Waived with eStatements or monthly average daily balance over \$1,000 or 501(c)(3) charities
Monthly Transaction Charge	15¢ per Transaction	No charge for first 250 transactions per month
Online Banking	Included	Included with monthly account service charge
Online Bill Pay	Included	Included with monthly account service charge

BUSINESS PREMIER ACCOUNTS		
Account Set-Up Fee	\$25.00	One-time set up fee
Cash and Coin Handling	Included	Included with monthly account service charge
Monthly Account Service Charge	\$20.00	Reduced to \$15.00 with eStatements - waived if average daily balance for month is over \$10,000 or 501(c)(3) charities
Monthly Transaction Charge	5¢	Per transaction
Online Banking	Included	Included with monthly account service charge
Online Banking - ACH Collections	Included	Included with monthly account service charge
Online Banking - ACH Pass-Thru	Included	Included with monthly account service charge
Online Banking - Manage Your Own Users	Included	Included with monthly account service charge
Online Banking - Payroll ACH	Included	Included with monthly account service charge
Online Banking - Tax Payments	Included	Included with monthly account service charge
Online Bill Pay	Included	Included with monthly account service charge
Remote Deposit Capture - Scanner	\$125.00	One-time set up fee
Remote Deposit Capture - Service	\$30.00	Monthly charge

DRAFT / TRANSACTION		
Check Copy	\$2.00	Free on internet for 90 days
Courtesy Pay	\$20.00	Per item above \$20 / credit union discretion
Foreign Check Deposit	\$5.00 per item	Canadian item up to \$2,000.00
Foreign Check Deposit	\$60.00 per item	Canadian items over \$2,000.00. or; items from other countries. or; if we have reason to believe item won't be paid
Return Check Fee - Non-Sufficient Funds	\$25.00	
Stop Payment	\$10.00	Individual checks or a series

CARDS - (ATM, CREDIT, DEBIT, GIFT/MONEY CARDS)		
Gift Card	\$2.00	Per card
Non-Member Cash Advance	1.00% of advance	Minimum \$5.00
Receipt Copy	\$10.00	
Replace lost/stolen VISA	\$10.00	Worn/Stolen - Replaced at no charge Lost Card - 1st time: \$5.00, Each additional: \$10.00
Rush Shipping	\$20.00	
TravelMoney Card (Reloadable)	\$5.00	Per card

LENDING*		
Collateral insurance Fee - Vehicle	1% of loan balance	No proof of insurance
Extension Agreements	\$25.00	
Modification of Trust Deed	\$500.00	
Skip A Payment	\$25.00	
Subordination Agreements	\$250.00	

SAFE DEPOSIT BOX		
Safe Deposit Box Drilling	Pass through fee	Member pays cost of locksmith
Safe Deposit Lost Key Fee	Pass through fee	Member pays cost of locksmith