

Type	Amount	Notes
<b>GENERAL ACCOUNT</b>		
Account Escheatment	\$30.00	Unclaimed Property Processing to State
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	
Closed Account	\$5.00	Within the first 90 days of account opening
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
Incorrect Tax ID Number	\$5.00/month	SSA/ITIN/TIN/EIN
Money Orders	\$2.00	\$1.00 for GoldStar® members
Paper Statement Fee	\$2.00	Fee waived under 18 and over 65
Research on Account	\$35.00/hour	Minimum 1 hour
Return Statement/Bad Address	\$4.00/month	\$1.00/month for GoldStar® members
Statement Copy/History Balance	\$2.00/month	\$1.00/month for GoldStar® members
<b>ACH / WIRE</b>		
ACH Return Fee	\$25.00	
ACH Withdrawal Fee - ATM Accounts	\$7.50	Charged each day ACH withdrawals post on an ATM Account
Wire Transfer Domestic (Incoming)	\$10.00	
Wire Transfer Domestic (Outgoing)	\$15.00	Insured and same day before 3:00 PM (MST)
Wire Transfer International	\$40.00	Not insured or time guaranteed
<b>DRAFT ACCOUNTS</b>		
Below Minimum Draft Balance	\$5.00/month	
Fresh Start Draft Account Opening Fee	\$20.00	
Fresh Start Draft Monthly Account Fee	\$7.00/month	Discounted to \$4.00/month if average balance is \$750.00 or more
GoldStar® Draft/Monthly Maintenance Fee	\$10.00/month	Waived with \$2,500 average daily balance of \$2,500. OR Direct Deposit of \$300 and 5 monthly account transactions and one loan product
GoldStar® Draft/Service Fee	\$50.00 one time fee	Fee assessed if GoldStar® Draft account is switched to another share draft product type or closing the GoldStar® Share Draft while receiving program benefits. Fee is waived if no program benefits are active

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<b>DRAFT / TRANSACTION</b>		
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
Out of Network ATM Withdrawal	\$2.00	Co-Op ATMs are considered "In Network"
Return Check Fee - Non-Sufficient Funds	\$25.00	
Stop Payment	\$10.00	Individual checks or a series
<b>CARDS - (ATM, CREDIT, DEBIT, GIFT/MONEY CARDS)</b>		
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
<b>LENDING*</b>		
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	Donation
Subordination Agreements	\$250.00	
<b>SAFE DEPOSIT BOX</b>		
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