

Account Fees & Membership Benefits

Free & No-Cost Services for Members

Basic ("No Frills") Checking
Coin Counting & Change Machines
Online & Mobile Banking
Online Account e-Statements and Check Copies
Nearly 40,000 Surcharge-Free ATMs Nationwide
5000+ Shared Branching Locations

Membership

Minimum Deposit in Primary Share Account	\$5
Account Closed Within 6 Months	\$10
Bad Address (Returned Mail)	\$5 per month
Fax Service	\$2 per page

Deposit Accounts

Right Choice Checking	\$4.95 per month
Right Choice Plus Checking	\$6.95 per month
Excessive Withdrawal Fee (over 6 per month)	\$10
Check Orders	Prices vary
Mailed Paper Statements	\$2 per month
Account Statement Copies (paper)	\$5 per month
Inactive Account (after 12 months)	\$5 per month
Cleared Check Copy (paper)	\$5 per copy
Counter Checks ("starter checks")	\$2 per sheet
Official Check	\$5 each
Non-Sufficient Funds (NSF) Check or ACH	\$32 per presentment
Overdraft (privilege pay)	\$32
Overdraft Transfer (from savings)	\$3 per transfer
Stop Payment (branch/contact center)	\$35
Stop Payment (online banking)	\$20
Escheatment (abandoned account or safe deposit box processing)	\$60 per account/box
Returned Check (written to yourself)	\$32
IRA Transfer Fee (outgoing)	\$25
In-Network ATM (first 6 free on some checking accounts)	\$2
Out of Network ATM	may incur fees

Wire Transfers

Domestic	\$15 outgoing \$0 incoming
International	\$40 outgoing

	\$0 incoming
Returned/Invalid Wire	\$35
Rush (same business day after 2:30pm)	\$25

External Transfers (internet banking)

Premium Outbound/Express	\$10 per transaction
--------------------------	----------------------

Bill Pay (Internet Banking)

Bill Pay Inactive Fee (per month when no bill paid within 60-day period)	\$4.95
Next Day Payment (select merchants)	\$19.95
2nd Day Payment (any merchant/payee)	\$14.95

Miscellaneous Fees

Legal Processing (excludes child support)	\$75 per request
Account/Loan Research & Reconciliation	\$25 per hour
Collections Services (foreign checks, sight & envelope drafts, municipal bonds)	\$10 per negotiable item

Safe Deposit Boxes

Prices vary based on size & availability	
Replacement Keys	\$75
Late Payment (>20 days)	\$15
Lock Drilling	actual cost

Loans

Mortgage Subordination Fee	\$200
Skip-a-payment	\$15
Expedited Automobile Title Lien Release	\$15
Verification of Deposit	\$10
Loan Payment Through Self-Service Portal	\$5 per month
Loan Payment by Phone	\$10 per month

Debit Cards

Debit Card Rush Fee (plus postage)	\$25
Card Replacement/Instant Issue	\$5

Non-Member Fees

ATM Withdrawal (includes any non-121 Financial cards)	\$3 per withdrawal
Check Cashing (121 Financial checks only)	\$5 per check
Exchange Check (replacing member check for official 121 Financial check)	\$15
Coin Counting Machine	6% of total

Federally Insured by NCUA
Effective 03/01/2024