

SAGELINK CREDIT UNION FEE DISCLOSURE - July 1, 2018

GENERAL FEES			
ACCOUNT CLOSING FEE – Membership closed within 90 days of opening	\$5.00	ATM FEES / DEBIT MASTERCARD FEES	
ACH RETURNED ITEM	\$25.00	ATM WITHDRAWAL FEE – Use Foreign - 5 Free per month	\$1.50
ACH STOP PAYMENT FEE	\$25.00	ATM / DEBIT CARD REPLACEMENT	\$10.00
CHECK COPY Cashed / Cleared Checks - Consumer (Free on Home Banking)	\$3.00	COPY OF DEBIT MASTERCARD DRAFT	\$10.00
COPY FEE (Photo Copy) First Page FREE - \$1.00 per page over	\$1.00	FOREIGN TRANSACTION FEE	
CREDIT UNION CASHIERS CHECK COPY	\$3.00	Transaction outside US in foreign currency	1.00% of Amount
CREDIT UNION CASHIERS CHECK STOP PAYMENT – restrictions apply	\$25.00	Transaction outside US in US currency	0.80% of Amount
DORMANT ACCOUNT FEE – Accounts with no activity in the previous 12 months	\$5.00	CHECKING ACCOUNT FEES	
FAX FEE Per Page after 5 pages	\$1.00	ACCOUNT RECONCILEMENT/RESEARCH – Minimum \$25.00	\$25.00 / Hour
GARNISHMENT / LEVY FEE	\$75.00	CHECK PRINTING	VARIES
GUARANTEE SIGNATURE SERVICE (MEMBERS ONLY)	FREE	NON SUFFICIENT FUNDS – Per item returned	\$25.00
LAND CONTRACT COLLECTION FEE - ENDS 9/30/18 Contact Accting	\$25.00	PAID OVERDRAFT ITEM – Per paid item	\$25.00
LEGAL – ATTORNEY WORK (SUBPONEAS ETC)	\$70.00 + Costs	QUICK CHECKS – Per page	\$2.00
LIEN PERFECTION – (TITLES AND UCC-1 FILING) ACTUAL COST	Actual Costs	STOP PAYMENT FEE	\$25.00
LOAN EXTENSION, SKIP A PAYMENT OR MODIFICATION	\$30.00	Business Account Fees	
NOTARY FEE – FREE to Members - Charge for Non Members	FREE	BILL PAY INACTIVITY (Not Used For 30 Days)	\$5.00
ONLINE BILL PAY FEE (Monthly Fee - Not Used in 30 days)	\$5.00	Copy of a Check	\$10.00
PRINTED ACCOUNT HISTORY - Current Month \$1.00 / Prior Month per page \$3.00	Varies	RETURN DEPOSIT ITEM	\$10.00
OVERDRAFT TRANSFER FEE from ACCOUNT (ACH, ATM, CHECKING, SAVING)	\$1.00	NSF	\$25.00
OVERDRAFT TRANSFER FEE from LOAN (ACH, ATM, CHECKING, SAVING)	\$3.00	STOP PAYMENT FEE	\$25.00
PAYOFF REQUEST FOR MORTGAGES (THIRD PARTY)	\$30.00	Credit Card Fees	
RESEARCH MISC FEE Minimum \$25.00	\$25.00/Hour	COPY OF CC DRAFT	\$25.00
RETURN DEPOSIT ITEM - CONSUMER – For each returned deposit item	\$5.00	IMMEDIATE CC PAYMENT	\$5.00
RETURNED MAIL (Bad Address) FEE	\$5.00	LATE FEE	\$25.00
SAFE DEPOSIT DRILL FEE	Varies	REPLACEMENT / REOPEN FEE	\$10.00
SAFE DEPOSIT REPLACEMENT KEY	\$20.00	RUSH ORDER on CREDIT CARD (Charges to Card)	Varies
STATEMENT COPY FEE - Per Statement	\$5.00	NON MEMBER FEES	
WIRE FEE DOMESTIC – Inside US	\$20.00	ATM WITHDRAWAL SURCHARGE (Not CO-OP Network or Member)	\$2.00
INCOMING WIRE FEE	\$5.00	NOTARY FEE	\$5.00