



****FEE SCHEDULE - 01-01-23**

Account Maintenance Fee - Each		Loan Application Fee - Real Estate Secured - Each	35.00
Close an account that was open less than 6 months	5.00	Lock Box Fee - Annually	
Dormant Account after 18 months (monthly fee)	7.50	3 x 5"	30.00
Non-member IRA (quarterly fee)	25.00	3 x 10"	40.00
Returned mail without a forwarding address	5.00	5 x 10"	50.00
Re-open an account (within 12 months)	15.00	10 x 10"	75.00
ATM Withdraw after 7 per calendar month (based on posting date) - Each	1.00	10 x 15"	90.00
Certificate Penalty for Early Withdraw		Late fee after 10 days	7.50
0 - 11 months - Lesser of 180 days of interest or accrued interest		Maintenance, key replacement/drilling (min)	145.00
12 - 24 months - Lesser of 270 days of interest or accrued interest		Mailing Fee - per regular envelope & single postage	2.50
36 - 60 months - Lesser of 365 days of interest or accrued interest		*Money Orders - Each	2.50
Check (order or reorder)		Insufficient Funds Charge (NSF) - per item	35.00
Quoted by style of check	Varies	Overdrafts	
*Check Cashing for a Non-Member	7.00	Transfers initiated by Advanz	3.00
Check Copy Fee		Negative Balance Fee after 5th calendar day	4.00
Per check fee up to 10 checks each	5.00	* Reconciliation of account or statements	25.00
Per check fee for 10 checks or more each	3.00	By appointment only (per hour)	
Check Withdraw		Safe Landing / Courtesy Pay Fee - per item	35.00
*Check Withdraw (not payable to member)	4.00	Shared Branch Transactions after 10 per calendar month (each based on posting date)	3.00
*Check Withdraw (payable to member - 1st one daily is free)	4.00	Skip A Pay	
Official Check - Each	7.00	Per Loan - Max of one skip per calendar year	20.00
Collection Item - Sent or Received	25.00	Statement Copy - per statement	2.00
Copy/Fax Service	\$1.00 per page	Stop Payment - Each	
Debit Card Replacement	7.00	* Credit Union issued check (after 10 days)	30.00
Debit Card PIN Replacement	2.00	Check without funds on deposit	35.00
Electronic Payment Collection - Each		Check with funds on deposit	12.00
Member Initiated	4.99	Check Consecutive Series with funds on Deposit	15.00
Credit Union Initiated	9.99	Visa Prepaid Cards	
Excessive Withdraw Fee - Each		Visa Gift Card	4.00
After 1 per quarter - Club Accounts only	10.00	Visa Travel Card	4.00
After 10 teller counter withdraws per month - Suffixes 1,7,8,9	5.00	Visa Travel Card - Reload	3.00
Foreign Item Processing	20.00	Wire Transfer - Each	
Foreign Debit/Credit Card Purchase	1% of transaction	Outgoing Domestic	20.00
Judicial and Account Attachment Processing - Each	80.00	Incoming Domestic	10.00
		International	50.00

*Applies to Advanz members and Shared Branching Guests

**Subject to Change