

¹Checkless Checking and accounts of members under the age of 18 are not subject to dormant account maintenance fees.

²Additional fees may be charged by other institutions for items such as wire transfers, foreign check processing fee, etc. They will be charged or deducted from the proceeds.

³NSF fees (per transaction, attempt or presentment) are limited to a maximum of 5 fees per day.

⁴Members age 12 and under, and members aged 65 and older, are exempt from the paper statement fee.

⁵International transaction fee is assessed for any card transaction in a foreign currency or completed outside of the U.S., including internet transactions initiated in the U.S. with a merchant who processes the transaction in a foreign country.

See Rate Schedule for Annual Percentage Yields and Dividend Rates for savings, club, checking, money market and certificate accounts.



Consumer Account Fee Schedule
Effective as of August 19, 2025

Account Fees:

Abandoned Property Processing	\$25.00
Account Research/Reconciliation (per hour).....	\$25.00
Courtesy Pay (Overdraft Fee) (Refer to Courtesy Pay disclosures for details)	
Courtesy Pay for everyday debit card transactions, ATM withdrawals, ACHs, recurring debit card transactions, automatic bill payments, checks and other transactions made using your checking account number.	
If your available account balance is overdrawn by \$10.00 or less.....	No Charge
If your available account balance is overdrawn more than \$10.00	\$20.00
Dormant Account Maintenance ¹ (monthly) (Begins at 15 months of inactivity).....	\$15.00
Foreign Check Processing Fee (The fees may vary based on the foreign country. Contact a store for specific fees. Includes checks in U.S. Dollars. ²)	
NSF (Non-Sufficient Funds) Fee ³	\$20.00
(NSF Fee will be charged each time a check or ACH debit is presented and returned because of insufficient funds.)	
Paper Statement Delivery ⁴	\$4.00
Checkless Checking.....	\$2.00
Personalized Checks (varies with style selection).....	Varies
Stop Payment	\$35.00
Temporary Checks (per page - 3 checks)	\$1.00



Insured by NCUA

Service Fees:

Wire Transfers	
Domestic Outgoing	\$20.00
International Outgoing ²	\$45.00
Cashier's Checks.....	\$10.00
Loan Audit	
(No Credit Union Error) (per hour)	\$25.00
Official Checks	\$5.00
Pay-by-Phone Collection	\$10.00
Safe Deposit Boxes	
3 x 5 (Cost Per Year).....	\$35.00
3 x 10 (Cost Per Year).....	\$50.00
5 x 10 (Cost Per Year).....	\$65.00
10 x 10 (Cost Per Year).....	\$75.00
Drilling Box.....	\$150.00
Late Payment	\$25.00
Single Key Replacement.....	\$10.00

Credit/Debit/ATM Card Fees:

Expedited Credit/Debit Card Replacement	\$20.00
Expedited Credit/Debit Card New	\$20.00
Standard Credit/Debit Card Reissue.....	\$5.95
Debit Card International Transaction ⁵	1%
<i>of the foreign transaction</i>	
Non-Grow Financial ATM Network	
Balance Inquiry	\$1.00
Withdrawal.....	\$2.00

Additional Fees:

Duplicate Title.....	\$75.75
Duplicate Fast Title.....	\$85.75
Fax Transmission (<i>outgoing</i>).....	\$3.00
Legal Processing	
(<i>Garnishments, levies, court orders</i>).....	\$55.00
Late Payment on Loan - Please refer to	
your contract.	
No Forwarding Address Provided	
By Member	\$5.00
Overnight Document Delivery	
Domestic, Weekday	\$20.00
Domestic, Saturday.....	\$35.00
There may be a charge for large cash orders.	
Returned Loan Payment - Please refer to your	
contract.	

Non-Credit Union Member Service Fees:

Checks Cashed on Grow Financial	\$6.00
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