

<sup>1</sup>You will not be charged an Account Service Fee if any of the following apply:

- You are a minor (younger than 18 years old)
- You have a Grow Checkless Checking Account
- You have a Grow loan
- You have a Grow Visa® credit card with 5 or more monthly transactions or an outstanding balance
- You have a Health Savings Account (HSA)
- You maintain an average monthly account balance of \$200 or more (average monthly balance is defined as the average balance for all shares)
- You maintain an average monthly balance across multiple accounts of \$400 or more (multiple accounts is defined as having two or more primary membership accounts)

<sup>2</sup>You will not be charged a monthly Grow Checkless Checking account fee if both of the following are met during the monthly statement cycle:

- You have 1 direct deposit or ATM deposit or mobile deposit
- You have 5 Visa® debit card purchases

<sup>3</sup>Additional fees may be charged by other institutions for items such as wire transfers, foreign check collection, etc. They will be charged or deducted from the proceeds.

<sup>4</sup>NSF fees are limited to a maximum of 5 fees per day.

<sup>5</sup>Please see Universal Account Agreement for Regulation D Transaction limitations.

<sup>6</sup>Members age 12 and under, and members aged 65 and older, are exempt from the paper statement fee.

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 January 1, 2019

### Account Fees:

Abandoned Property Processing .....	\$25.00
Account Research/Reconciliation (per hour).....	\$25.00
Account Service Fee (monthly) <sup>1</sup> .....	\$10.00
Grow Checkless Checking Account (monthly) <sup>2</sup> ..	\$5.00
Courtesy Pay (Overdraft Fee)	
<i>(Refer to Courtesy Pay disclosures for details)</i>	
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 .....	\$35.00
Dormant Account Maintenance (monthly) (Begins at 15 months of inactivity).....	\$15.00
Foreign Check Collection (includes checks in US Dollars) <sup>3</sup> .....	\$45.00
Grow Starter Checking (per month) .....	\$10.00
NSF (Non-Sufficient Funds) Fees <sup>4</sup> .....	\$35.00
Overdraft Protection Transfer (per occurrence) <sup>5</sup> .....	\$5.00
Paper Statement Delivery <sup>6</sup> .....	\$4.00
Personalized Checks (varies with style selection).....	Varies
Photocopy of Check.....	\$2.00
Regulation D Returned Item <sup>4</sup> .....	\$35.00
Statement Copy (per statement).....	\$4.00
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 <sup>3</sup> .....	\$45.00
Cashier's Checks .....	\$10.00
Coin Processing	
Minor Accounts .....	No Charge
All Other Accounts .....	5% of amount over \$100
Foreign Currency Checks .....	\$45.00
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
Non-Grow Financial ATM Network	
Balance Inquiry .....	\$1.00
Withdrawal .....	\$2.00

**Additional Fees:**

Coupon Deposit .....	\$22.00
Coupon Return .....	\$22.00
Duplicate Title .....	\$75.75
Duplicate Fast Title .....	\$85.75
Fax Transmission (outgoing) .....	\$3.00
Legal Processing (Garnishments, levies, court orders) .....	\$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
Returned Deposit .....	\$35.00
There may be a charge for large cash orders	
Returned Loan Payment - Please refer to your contract.	
<b>Non-Credit Union Member Service Fees:</b>	
Checks Cashed on Grow Financial .....	\$6.00