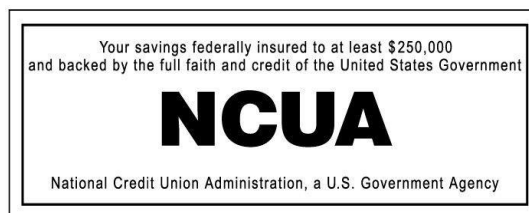




P.O. Box 7030  
Berlin, CT 06037  
860-828-2790 Local  
888-242-2600 Non Local

FEE SCHEDULE	
GENERAL FEES	
Account Closure	\$10.00 if account closed within six (6) months
Account Reconciliation	\$20.00/Hour
Account Reference/Verification Letter	\$10.00
Account Research	\$20.00/Hour
Check Copy	\$5.00/Copy
Deposit Item Return	\$15.00/Item
Dormant Account	\$10.00/Month after 1 year(s) of inactivity
Garnishment	\$25.00
Items Sent for Collection	\$25.00/Item
IRA Transfer to a Third Party	\$25.00/Transfer
Legal Process (tax levies, summons)	\$25.00
Paper Statement – Waived if under age 18 or over age 59	\$2.00/Statement
Returned Mail	\$5.00/Month
Statement Copy	\$3.00/Copy
Teller's Check (credit union checks cleared by another financial institution)	\$2.00/Check
Wire Transfer (Outgoing - Domestic)	\$15.00/Transfer
Wire Transfer (Outgoing-Foreign)	\$35.00/Transfer
CHECKING ACCOUNT FEES	
Non-Sufficient Funds (NSF) Uncollected Funds (UCF)	\$25.00/Returned Item, \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Overdraft Privilege	\$25.00/Returned Item, \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Savings Overdraft Transfer	\$3.00/Transfer
Stop Payment	\$25.00/Request

EFT FEES	
Card Replacement	\$10.00/Card
Debit Card/ACH Savings Overdraft Transfer	\$3.00/Transfer
Debit Card/ACH Non-Sufficient Funds (NSF) Uncollected Funds (UCF)	\$25.00/Returned Item (ACH only), \$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Debit Card One-Time Overdraft Privilege	\$5.00/Paid item, if account balance is negative less than \$25.00 \$25.00/Paid item, if account balance is negative \$25.00 or more
Electronic Cash Service	\$10.00/Item
Expedited Check Payment	\$30.00/Item, Same day overnight
Expedited Electronic Payment	\$8.00/Item
Online Banking Check Copy	\$5.00/Copy
Online Banking Stop Payment	\$25.00/Item



**FEES FOR OVERDRAWING ACCOUNTS -**  
Fees for overdrawing your account may be imposed on each check, draft, item, one-time debit card transaction (if member has consented to overdraft protection plan for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. There is no limit on the total fees we can charge you for overdrawing your account. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan.

The fees appearing with this Schedule are accurate and effective the date indicated on this Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Effective Date 8.14.19

