



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

| <b>FEE SCHEDULE</b>   |   |
|---|---|
| <b>GENERAL FEES</b>   |   |
| 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  |
| <b>CHECKING ACCOUNT FEES</b>  |   |
| Non-Sufficient Funds (NSF)<br>Uncollected Funds (UCF)                         | \$25.00/Returned Item,<br>\$5.00/Paid item, if account balance is negative less than \$25.00<br>\$25.00/Paid item, if account balance is negative \$25.00 or more |
| Overdraft Privilege   | \$25.00/Returned Item,<br>\$5.00/Paid item, if account balance is negative less than \$25.00<br>\$25.00/Paid item, if account balance is negative \$25.00 or more |
| Savings Overdraft Transfer  | \$3.00/Transfer   |
| Stop Payment  | \$25.00/Request   |

| <b>EFT FEES</b>   |  |
|---|--|
| Card Replacement  | \$10.00/Card   |
| Debit Card/ACH<br>Savings Overdraft Transfer                            | \$3.00/Transfer  |
| Debit Card/ACH<br>Non-Sufficient Funds (NSF)<br>Uncollected Funds (UCF) | \$25.00/Returned Item (ACH only),<br>\$5.00/Paid item, if account balance is negative less than \$25.00<br>\$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<br>\$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. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. 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.

