

Bylaw requirements:

You must complete payment of one share in your Share Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Stop payment requests.....	\$25
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in- person withdrawal, ATM withdrawal, or other electronic means.	
Insufficient funds/overdraft charge.....	\$25
Deposited checks (and other items) returned unpaid.....	\$5
Automatic Clearing House returned or paid item	\$25
Share savings..... excessive transactions charge (over six withdrawals per quarter).....	\$1 each
Money Market..... excessive transactions charge (over three withdrawals per month).....	\$5 each
Copy of check	\$2
Telephone transfers.....	\$1
Business by mail.....	No Charge
Direct deposits.....	No Charge
Combined statements.....	No Charge
Automatic transfers	\$1

RESEARCH

Balance inquire	No Charge
Labor	\$25 per hour; minimum \$25
Additional statements.....	\$2 each
Address research	\$25
Return mail fee.....	\$5 per month
Dormant Account	\$25

OTHER SERVICES

VISA Card (if applicable)	\$10 one-time fee
VISA Card replacement fee	\$10
VISA Check Card replacement fee	\$5
Treasurer checks	\$2 each
Incoming wire transfers	\$5
Outgoing wire transfers	\$10
Incoming collection items	\$5
Outgoing collection items	\$5
Notary Public	No Charge
Automatic drafts	No Charge
'Money Orders	\$2 each
Photo copies	First five free/add'l copies 25c each
Faxes Instate	\$3
Out of State	\$5
Additional Pages	50¢ each
Safe deposit boxes	
Key deposit	\$15 fee
Boxes	Rent based on box size
Temporary checks	
Starter kit of 10	No Charge
Additional checks	25¢ each
Day-N-Night Teller	No Charge
Youth Account Available	