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## SCHEDULE OF FEES AND CHARGES

MEMBERSHIP	
One-Time Membership	\$10.00
Membership Share Par Value – <i>Amount Held for Membership</i>	\$ 5.00
Association	\$ 5.00 – \$20.00

SAVINGS AND CHECKING	
Savings Excessive Withdrawal – <i>When Exceeding 3 Per Month</i>	\$ 5.00 – Each
Check Orders	Varies
Counter Checks	\$ 1.00 – Per Page
Horizon Checking	\$10.00 – Per Month
Money Market Savings – <sup>1</sup> <i>Failure to Meet Minimum Balance Requirements</i>	<sup>1</sup> \$25.00 – Monthly
<sup>2</sup> <i>Withdrawals Exceeding 1 Per Month</i>	<sup>2</sup> \$50.00 – Monthly
Business Checking	\$10.00 – Monthly

OVERDRAFTS AND RETURNS	
Courtesy Pay	\$32.00
Nonsufficient Funds (NSF)	\$37.00
Overdraft Protection	\$ 5.00

PAYMENTS AND TRANSFERS	
Loan/Credit Card Payment Using Debit/Credit Card or One-Time ACH Origination from Other Financial Institution	\$ 4.95 – <sup>1</sup> <i>Self-Service IVR</i> \$ 0.00 – <i>Recurring</i> \$15.00 – <i>Branch/Phone (Live Agent)</i>
Stop Payments for Checks and ACH	\$28.00
Stop Payments for Official Checks and Money Orders	\$25.00
Wire Transfer – Outgoing Domestic	\$30.00
Official Check – Payable to Third-Party	\$10.00

<sup>1</sup>Self-Service Interactive Voice Response (IVR) – automated phone system that allows callers to interact without speaking to a live agent.

LOANS	
Unsecured Loan Document	\$25.00
Secured Loan Document	\$75.00
Skip Payment	\$40.00
Loan Extension – <sup>1</sup> Consumer	<sup>1</sup> \$50.00
<sup>2</sup> Mortgage and Commercial	<sup>2</sup> \$100.00

CARDS	
Debit/Credit Card Replacement	\$30.00 – Per Card
Metal Credit Card	\$30.00 – Per Card
Metal Credit Card Replacement	\$50.00 – Per Card
Visa Gift Card	\$ 3.00 – Per Card
Foreign ATM Withdrawal	\$ 1.00
Visa Currency Conversion	Up to 1.00% of Purchase Price
Expedited Cards	\$20.00 – Louisiana \$40.00 – U.S. (Excluding L.A.) UPS Fees Apply – International

GENERAL	
Paper Statement – <i>Not Enrolled in E-Statements</i>	\$ 3.00 – Per Cycle
Account Activity Printout	\$ 2.00 – Per Page
Bad Address	\$10.00 – Per Month
Inactive/Dormant Account – <i>No Activity for 1 Year / Balance Less than \$100.00</i>	\$10.00 – Per Month
Statement Copy	\$ 5.00
Money Order	\$ 2.00
Research	\$15.00 – Per Hour
Tax Levies	\$25.00

Fees may be subject to change without notice.

Effective: 04/01/2026



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**NCUA**

