DISCLOSURE OF ACCOUNT TERMS

Membership

Membership Fee: $10.00
(waived for members from Select Employee Groups & Youth Accounts)

Membership Termination Fee

First 12 months after account opening: $25.00
Termination Fee after 12 months: $10.00

LibertyLink Online Banking

Password reset: $5.00
TellerPhone PIN reset: $5.00

Primary Savings Accounts

Minimum balance to avoid fee: $25.00
Below minimum balance: $5.00 per month

Freedom Checking Accounts (no minimum balance)

Overdraft transfer from shares: $5.00 per item
Returned Check: $25.00
Overdraft Honored: $25.00
Uncollected Funds: $25.00
Check Copy – Mailed or Faxed: $12.00
Check Copy – in person request: $10.00
Stop Payment: $25.00
Check Series Stop Payment: $35.00
Change of Checking Account Number (limit once per year): $35.00

Account Access (ATM/DEBIT)

Lost or stolen replacement card: $10.00
Card RUSH delivery: Subject to shipping charges
Card delivered to credit union: $15.00
PIN reset: $5.00
PIN mailer: $2.00
Additional cards: $5.00 each
Involuntary Revocation: $15.00
Club Accounts

Early withdrawal: $15.00

IRA Savings Account

Account closing: $25.00

Money Market Accounts

Excessive withdrawals: $5.00 each
Below minimum balance ($2500): $10.00 per month

Other Services

Check Cashing: 0.5% of check amount
Money Orders: $2.00
Late Loan Payment: $10.00
Non-member loan application fee: $35.00
Loan application (reapply within 6 months of decline): $25.00

Miscellaneous Services

Wire Transfer (incoming): $25.00
Wire Transfer (outgoing): $25.00
Wire Transfer (foreign): $50.00
Interim Statement (print-out): $3.00
Paper Statements: $3.00 per statement
Statement Copies: $3.00 per copy
Immigration Letter: $40.00
Account Research: $30.00 per hour
Inactive Account Fee: $10.00 per month
Legal Process (subpoenas, levies, etc.): $50.00 per document
Returned Mail: $5.00 per occurrence
Verification of Deposit: $15.00
Verification of Account: $15.00
Involuntary Account Closure: $25.00
Address Verification Search: $10.00
EFT Overdraft: $25.00

Telephone Transactions

If transaction can be accomplished via online banking (LibertyLink) or TellerPhone and member still desires to have it done over the phone, a charge of $7.00 per transaction shall be applied. This includes balance inquiries, account transfers, payments, etc.