

ATM

Replace Lost/Stolen Card	\$ 5.00
Replace Lost/Stolen Card Rush	\$ 35.00
New PIN	\$ 5.00
Overdrafts Transfer	\$ 5.00
Insufficient Funds	\$ 25.00
Uncollected Funds	\$ 25.00
Denial, Inquiry, Transfer, Withdrawal	
at non-XCEL ATMs	\$ 1.00
at XCEL ATMs	No Charge
at co-op network ATMs	Surcharge Free

Checking

Overdraft Transfer From Shares	\$ 5.00
Member Privilege Overdraft	\$ 25.00
Certified Check	\$ 2.00
Ordering Checks	Print, Shipping, Tax
Insufficient Funds	\$ 25.00
Returned Item	\$ 25.00
Monthly Maintenance	No Charge
Per Item	No Charge
Photocopy of Member Check	\$ 3.00
Photocopy of Deposited Items	\$ 5.00
Stop Payment	\$ 25.00
Temporary Checks (12)	\$ 3.00
Pre-Authorized Debit-Stop Payment	\$ 25.00
Account Reconciliation/Research (per hour)	\$ 25.00
Bill Pay	No Charge

Lending

Late Fee	5% of Payment, Min. \$15, Max. \$30
Over-limit Fee	\$ 15.00
Payment Skip	\$ 25.00
Real Estate Lien Release	\$ 175.00

Home Equity/Mortgage

Modification Fee	\$ 250.00
Satisfaction Fee	\$ 75.00

Credit Cards

Annual Fee	No Charge
Late Charge	\$ 15.00
Cash Advances	\$ 0.00
Over Limit Fee	\$ 15.00
Photocopy of Statement	\$ 3.00
Replace Lost/Stolen Card	\$ 5.00
Temporary Limit Increase	\$ 10.00
Payment Skip	\$ 25.00
Account Investigation (per hour)	\$ 25.00

Wire Transfer

Incoming Domestic Wire	\$ 10.00
Outgoing Domestic Wire	\$ 20.00
Incoming Foreign Wire	\$ 10.00
Outgoing Foreign Wire	\$ 35.00
Wire Tracer	\$ 25.00
Return of Electronic Funds Debit	\$ 25.00

Member Services

Verification of Deposit	\$ 15.00
Printed Account History	\$ 3.00
Statement Copy (Over 60 Days)	\$ 5.00
Travelers Checks (per \$100)	1%
Certified Credit Union Check	\$ 5.00
Money Orders	\$ 2.00
Third Party Cashiers Check	\$ 3.00
Photocopy of Deposited Check (our image)	\$ 5.00
Photocopy of Deposited Check (not our image)	\$ 7.50
Photocopy of Cashiers Check	\$ 5.00
Consulate Letter	\$ 25.00
Fax Service (within Continental US) up to 10 pages	\$ 5.00

Account Maintenance

Dormant Account Fee (per Quarter after 2 yrs)	\$ 10.00
Dormant Account Search	Our Cost
Close/Reopen Account within 90 days	\$ 15.00
Holiday/Vacation Club Early Closing	\$ 10.00
Coin Deposit (over 5 rolls per month)	\$ 5.00
Returned Deposited Item	\$ 25.00
Foreign Draft Collection	Varies
Member Deposits collected by another bank	\$ 25.00
Item Collection Charge	\$ 50.00
Incorrect TIN	\$ 50.00
Legal Process/Restraining Notice	\$ 75.00
Savings Below Minimum Balance (per month)	\$ 3.00
Return Item	\$ 25.00
Address Locate and Update	\$ 10.00