



Schedule of Fees and Charges for Consumer Accounts

Effective December 2025

GENERAL

Account Audit (per hour).....	\$30.00
ACH Origination (outgoing debit).....	\$15.00
Bad Address (one-time fee).....	\$5.00
Cashier's Check (each).....	\$5.00
Collection/Cash Letter Item.....	\$25.00
Domestic Bag Locked.....	\$15.00
Domestic Bag Non-Locking.....	\$5.00
External Transfer Withdrawal.....	\$2.00
Foreign Money Purchase.....	\$18.00
Garnishment/Levy.....	\$100.00*
Inactive Account.....	\$10.00
Money Order (each).....	\$3.00
Non-Member ONUS Check Cashing (per item).....	\$5.00
NSF/Uncollected Funds (per occurrence)	
Less than or equal to \$0.99.....	\$0.00
\$1.00 to \$10.00.....	\$10.00
\$10.01 - \$20.00.....	\$20.00
\$20.01 and above.....	\$29.00
Overdraft Service Charge (per occurrence)	
Less than or equal to \$0.99.....	\$0.00
\$1.00 to \$10.00.....	\$10.00
\$10.01 - \$20.00.....	\$20.00
\$20.01 and above.....	\$29.00
Overdraft Transfer (pulled from transferring acct).....	\$5.00
Paper Statement Mailed.....	\$5.00
Returned Check (funds available Deposit item)	\$25.00
Skip Payment.....	\$50.00
Statement Print Service Charge.....	\$5.00
Stop Payment (initial or renewal).....	\$35.00
Wire In Charge.....	\$15.00
Wire Out Charge	
Domestic.....	\$25.00
International.....	\$40.00

ATM/DEBIT CARD FEES

Transactions at Non-Cobalt ATM's.....	\$3.00/Trans
Card Replacement.....	\$5.00
Rush Delivery of Embossed Card.....	\$50.00

ONLINE PRIME SAVINGS

Monthly Service Charge for balances below	
\$1,000.00.....	\$10.00
Excess Withdrawal Item Over 6.....	\$15.00

MONEY MARKET

Excess Withdrawal Item Over 6.....	\$5.00
------------------------------------	--------

PRIME MONEY MARKET

Excess Withdrawal Item Over 6.....	\$5.00
------------------------------------	--------

SAFE DEPOSIT BOX FEE (annual)

3X5.....	\$25.00
5X5.....	\$30.00
3X10.....	\$35.00
5X10.....	\$45.00
10X10.....	\$70.00
Key Replacement.....	\$10.00
Lock Replacement.....	\$125.00
Box Drilling.....	Cost incurred plus 10%

If you have any questions, or require current fee information on your accounts, please call the Credit Union at (402) 292-8000.

* May vary by state