



1807 Lincoln Way East  
Massillon, OH 44646  
Phone: 330-833-0751

**Service Fees and Charges effective August 1, 2010**

<b>Share Savings Account Fees</b>	
Minimum balance requirement of \$100 in a savings instrument (excluding Christmas Club Accounts and members under age 18).	\$5
Accounts closed within 90 calendar days of opening	\$5
Re-open Closed Accounts	\$5
<b>Dormant Account Fees</b>	
Dormant Account-Any account determined to be dormant, by definition of the Ohio Department of Commerce Division of Unclaimed Funds, will be assessed a one-time fee of \$5 plus expenses incurred in contacting the member (usually \$2). If the remaining account balance is less than \$5 (after dormant fees are charged) the account will be closed and a check will be sent to the last known address. No checks will be issued for an amount less than \$1.	\$5
<b>Share Draft Account Fees</b>	
Check Printing	varies
Overdrawn share draft account-transfer from share account (per item)	\$3
Overdrawn share draft account-returned NSF	\$30
Overdrawn share draft account-item paid and NOT	\$30
Deposit items returned NSF	\$30
Checking account balancing-maximum three months	\$20
Stop Payment Fee (per item)	\$20
Stop Payment Fee for a series of checks	\$20
Stop Payment of Official Check	\$30
Copy of Share Drafts	\$3
Copy of Share Drafts (faxed)	\$6
Copy of Official Check	\$4
Copy of Official Check (faxed)	\$6
Copy of Statement	\$3
Copy of Statement (faxed)	\$6
<b>ATM Card Fees</b>	
ATM NSF Fee	\$30
Replacement ATM Card	\$6
Replacement PIN number	\$3
STAR transaction fee, after 8 per month	\$1
<b>Other Fees</b>	
Check cashing fee-for accounts with only a \$5 balance	\$5
Money Orders	\$1
Returned Mail	\$3
Official Check charge (waived if payable to account owner)	\$3
Wire Transfer (Incoming or Outgoing)	\$25
ACH Return	\$30
ACH Stop Payment	\$25
IRA (closing an IRA within 12 months of opening it)	\$25
Research fee per hour/or minimum-if CU error, fee waived)	\$10
Photo Copies (per page)	\$0.10
Fax-local	\$2
Fax-long distance	\$5
Notary services	FREE!

Our services are not offered to non-credit union members.



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