



Service Fee Schedule

Effective 11/30/2025

Fees included in this notice are subject to change. Additional information available upon request.

The following fees may be accessed against your account and the following transaction limitations, if any, apply to your account.

Account Fees

MyCoVantage Paperless Statements.....	No Charge
Mailed Paper Statements (Per Month)	No Charge

One delivery method per account.

Cashier's Check (Per Check)	\$3.00
Corporate Check (Per Check)	\$2.00
Money Order (Per Check; \$2,000 Maximum).....	\$2.00

Check Cashing Fees

Members.....	No Charge
Non-member On-us Check Cashing (Per Item)	\$5.00
Virtual Teller ATM Non-member On-us Check Cashing... Amount Varies (\$5.00 Maximum)	

Deposit Bag Fees

Lock Bag.....	\$30.00
Zipper Bag	\$5.00

Payment Processing Fees

ACH Via MyCoVantage (Micro-Deposit Verification).....	Free
Self-Service Express Pay (\$2,500 Limit).....	\$10.00
Staff-Assisted Payment (ACH, Express Pay)	\$15.00
Stop Payments (All Items).....	\$20.00

Plastic Card Fees

Load n'Go Account (Per Month).....	\$3.00
Plastic Card Replacement	\$5.00
Credit Card Cash Advance.....	\$2.00
Cash advance services available to members only.	
Expedited Card and PIN (2-Day Service).....	\$25.00

Wire Transfer Fees

Transfer In	\$10.00
Domestic Transfer Out	\$20.00
International Wire	\$45.00

Research & Copy Fees

Statement Copies (Per Statement).....	\$3.00
Check Copy (Per Item)	\$3.00
Account Balancing Assistance (Per Hour).....	\$20.00

Safe Deposit Boxes Fees

3 x 5 x 24 Box Size (Per Year)	\$20.00
5 x 5 x 24 Box Size (Per Year)	\$35.00
3 x 10 x 24 Box Size (Per Year)	\$40.00
5 x 10 x 24 Box Size (Per Year)	\$50.00
10 x 10 x 24 Box Size (Per Year)	\$85.00
Lost 1 Key (Per Replacement)	\$30.00
Lost Key Drill Charge, 2 Keys (Paid in Advance).....	\$325.00

Foreign Check & Currency Fees

Foreign Check Processing (Per Item)	\$5.00
Foreign Currency (Per Request)	\$10.00
Current Exchange Rates Apply	Amount Varies

Miscellaneous Fees

Return Mail Fee	\$5.00
Closed Account (Within 90 Days of Opening or Forced)...	\$10.00
Court Ordered Garnishments and Tax Levies.....	\$30.00
Medallion Signature Guarantee.....	\$25.00
Dormant Account (Per Month).....	\$10.00

Any account with aggregate share balances of \$500.00 or less, and no member initiated activity on any share under that member number for the previous 2 years, shall be considered dormant, and a fee will be assessed on each share. Accounts where the primary owner is under age 18 are exempt. IRAs, HSAs, certificates, and funeral trust shares are also exempt. For example, a member with a dormant account that includes a savings and a funeral trust will be assessed a dormant fee on the savings only.