Relationships. Integrity. Action.

CONSUMER FEES AND CHARGES
Effective Date: September 25, 2025

P.O. Box 4750, Rock Island, IL 61204 | 800-742-2848
Federally Insured By the NCUA

This "Consumer Fees & Charges" disclosure explains current service charges applicable to the savings, checking and certificate accounts we offer. We may require other service charges. Service charges are subject to change without notice. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Account Maintenance & Services

Fee Description	Fee Amount
Account Closed Within 90 Days of Opening	$20.00
Address Update (Postal Notification)	$3.00
Account Reconciliation and/or Account Research (Per Hour)	$20.00 plus $2.00 per page
Bad Address Fee	$5.00
Dormancy (Inactive for 12 months)	$25.00
Force Close Account Fee	$30.00
Statement/History Copy (Per Page)	$2.00
Source of Receipt	$6.00

Overdrafts, Returned Items & NSF Fees

Fee Description	Fee Amount
Insufficient Funds Charge External Withdrawal (Returned) ***	$29.50
Premium OD Usage Fee/Insufficient Funds Charge (Paid) ***	$29.50
Uncollected Funds Fee ***	$29.50
Negotiated/Deposited Item Return Fee	$29.50
Loan Payment Return Check Fee (added to loan)	$29.50
Automatic Transfer to Cover Overdrafts	$5.00
Draft Returned for Closed Account	$6.00
Excess Draft Fee (Regular Share Draft) (Over 40 Per Month)	$0.15 per item

*** Maximum of 5 overdraft fee's charged per day

Checks & Drafts

Fee Description	Fee Amount
Stop Payment on an Item	$29.50
Corporate Check (Payee Other Than Member)	$5.00
Corporate Check Copy (Per Copy)	$10.00
Collection Check (Incoming Domestic)	$10.00
Collection Check (Outgoing Domestic)	$15.00
Draft Copy	$3.00
Draft Order	Depends on Design
Item Sent for Collection	$5.00 + Actual Cost

Low Balance & Excess Withdrawal Fees	
Fee Description	Fee Amount
Dividend Checking Account Low Balance Fee (per Month)	$5.00
MEGA SHARE Excess Withdrawals (Per Item Over 3 Per Month)	$10.00
MEGA SHARE Low Balance (Per Month)	$10.00
SUPER SHARE Low Balance (Per Month)	$5.00
ATM/Debit Card Services	
Fee Description	Fee Amount
Monthly Foreign ATM Transactions Over Six (Per Item)	$1.00
Replacement or Additional Card	$10.00
Hot Card	$15.00
Internet & Bill Payment Services	
Fee Description	Fee Amount
Bill Payment Expedited Electronic Payment	$5.00
Bill Payment Expedited Paper Payment	$25.00
Verification, Legal & Miscellaneous	
Fee Description	Fee Amount
Verification of Deposit Completion Fee	$25.00
Garnishment or Levy	$75.00
Lien Registration	As Applicable by Location
Loan Extension Agreement	$30.00
ID Theft Monthly Fee (Optional Program)	$1.00
Telephone Transfer Receipt Request	$3.00
Cash Handling	
Fee Description	Fee Amount
Coin Counter Usage (Per $100 Counted)	$3.00
Check Cash/Negotiation Fee (Exceptions Apply)	2% of Total (Min $5.00)
Wire Transfers	
Fee Description	Fee Amount
Wire Transfer (Outgoing Domestic)	$25.00
Wire In	$10.00