SCHEDULE OF FEES AND CHARGES		
GENERAL FEES		
Account Reconciliation	\$15.00/Hour	
Account Research	\$10.00/Hour	
Cashier's Check	\$3.00/Check (Credit Union checks cleared by the Credit Union)	
Deposit Item Return	N/A	
Garnishment	\$50.00	
Inactive Account	N/A	
Legal Process (tax levies, summons)	\$20.00	
Lien Filing	\$23.00/Filing in Kentucky	
Money Order	\$1.00/Money Order	
Mortgage Release Kentucky Indiana Overnight Mail	\$46.00 \$25.00 Contact MSO for amount	
Returned Mail	\$5.00/Item after 4 consecutive periodic statements	
Statement Copy	\$3.00/Copy no charge for current month	
UCC Filing	\$20.00/Filing in Kentucky	
Wire Transfer (Outgoing - local)	\$15.00/Transfer	
Wire Transfer (Outgoing - Foreign)	\$40.00/Transfer	
Withdrawal (check)	\$3.00/Check one free per day if payable to member	
SHARE DRAFT ACCOUNT FEES		
Check Copy	\$2.00/Copy	
Check/Share Draft Printing	Prices may vary depending upon style	
Counter Checks	\$1.00/sheet of four	
Overdraft Transfer	\$2.00/Item one free per month	
Overdraft Privilege	\$15.00/Item	
Returned Item	N/A	
Stop Payment	\$15.00/Request	
EFT FEES		
ACH Overdraft	\$15.00/Item	
ATM Transaction	\$1.00 for each ATM transaction after five (5) at ATM's not owned by the Credit Union	
Card Replacement	\$5.00/Card one free per year	
Debit Card Overdraft	\$15.00/Item	

SAFE DEPOSIT BOX FEES	
2" x 5" Box	\$15.00/Year
2" x 10" Box	\$25.00/Year
3" x 5" Box	\$15.00/Year
3" x 10" Box	\$25.00/Year
5" x 5" Box	\$25.00/Year
5" x 10" Box	\$40.00/Year
7" x 10" Box	\$55.00/Year
10" x 10" Box	\$75.00/Year
Drilling of Boxes	\$90.00
Key Replacement	\$15.00
SPECIFIC ACCOUNT FEES	
Christmas Club - Account Withdrawal	\$10.00/Withdrawal
Health Savings – Service Charge	\$3.00/Month
Money Market - Excessive withdrawal	\$10.00/withdrawal after three (3) per month

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Locations

440 Park Place Lexington, KY 40511 1-800-359-3466

2420 Members Way Lexington, KY 40504 Phone: (859) 259-3466

3202 Custer Drive Lexington, KY 40517 Phone: (859) 259-3466

339 Shoppers Drive Winchester, KY 40391 Phone: (859) 737-3671

Federal Medical Center Lexington, KY 40511 Phone: (859) 259-3466

1039 North Main Street Nicholasville, KY 40356 Phone: (859) 887-3674