



FEES

1. ATM Transactions

a. Withdrawals:

1-8 per Account, per month	No Charge
9 or more	\$ 1.00 ea.
b. Lost or Stolen Card	\$ 5.00 ea.

2. Savings/Checking (Share Drafts)

a. Checks (shipping & handling applies on all orders)

(1) First Box of Checks	At Cost
(2) Reorders	At Cost

b. Overdrafts – Not Sufficient Funds (NSF):

(1) Checks drawn on Benchmark FCU	\$ 30.00 ea.
(2) Deposited checks drawn on other financial institutions	\$ 30.00 ea.
(3) Third party checks deposited	\$ 10.00 ea.
(4) Deposited checks drawn on a member's account at other financial institutions	\$ 40.00 ea.
(5) Overdraft Transfers	No Charge
(6) Courtesy Pay	\$ 30.00 ea.

c. Returned Mail – failure to inform

d. Copy of Cancelled Check

(1) Online requests	FREE
(2) All other copies	\$ 5.00 ea.
(3) Processing bank charge – plus	\$ 5.00 ea.

e. Copy of Statement

f. Account Reconciliation Assistance & Research

g. Certified Check/Share Draft

h. Cashier's Check

i. Credit Union Corporate Check

EFFECTIVE JANUARY 1, 2026

j. Stop Payment Order		
(1) Online request (1 check at a time/\$10 per check)		\$ 10.00 ea.
(2) Single check (if made in-branch or via phone)		\$ 20.00 ea.
(3) Series of checks (must be in-branch or via phone)		\$ 25.00 ea.
(4) Excess of 3 stop payments per month		\$ 30.00 ea.
k. Wire Transfers:		
(1) Outgoing Wires		
(a) Domestic		\$ 20.00 ea.
(b) Foreign		\$ 40.00 ea.
(2) Incoming Wires		
(a) Domestic		\$ 10.00 ea.
(b) International		\$ 10.00 ea.
(3) Tracer on Wire		\$ 20.00 ea.
I. Non-Member Cashing On-Us Check		\$ 25.00 ea.
3. Statement Fees		
a. eStatements		FREE
b. Paper Statement (per cycle)		\$ 2.00
4. Foreign Check Collection – cash letter		Varies
5. Foreign Collection		Varies
6. Money Market Account		
a. NSF Checks		\$ 30.00 ea.
b. Stop Payment – <i>See Stop Payment Order</i>		
c. Pay check (under \$500 minimum)		\$ 10.00 ea.
d. Over the 3 maximum checks (per month)		\$ 10.00 ea.
7. Online Bill Payer Service		
a. Unlimited Bills		FREE
b. NSF Check		\$ 30.00 ea.
c. Stop Payment		\$ 20.00 ea.
8. Automated Clearing House (ACH) Items		
a. NSF		\$ 30.00 ea.
b. Stop Payment		\$ 20.00 ea.
9. Overnight Courier Services (i.e. FedEx)		Rates vary based on provided service

10. IRAs		
a. Transfers		\$ 25.00 ea.
b. Closure		\$ 25.00 ea.
11. Home Equity Loan		
a. NSF		\$ 30.00 ea.
b. Stop Payment		\$ 20.00 ea.
c. Application Fee		
HE Loans under \$25,000		\$100.00
d. Subordination Fee		\$100.00 ea.
e. Satisfaction Fee		Varies by County
f. Encumber a Title Fee		At Cost
12. Dormant Accounts		\$ 5.00 per month
A Dormant Account is one that:		
- has no Certificates of Deposit		
- has no IRAs		
- has no Loans or Credit Cards (including Student Loans)		
- has had no activity for a 12-month period		
13. Escheat Processing Fee		\$100.00 ea.
14. IRS Levy		\$100.00 ea.
15. Writ of Execution Fee		\$100.00 ea.
16. Coin Counting		
a. Members		Free
b. Non-Members		5%
17. Other Court Documents (minimum)		\$ 50.00 ea.
18. Notary (members only, please call for availability)		FREE
19. Mobile Apps		FREE
20. Auto		
a. Title Processing Fee		Varies by State