

FEE SCHEDULE

Effective 05/01/2021 (Subject to Change)

ITEM	FEE
Account Below Par Share	\$5.00 per month
Cashier's Check	\$3.00 per check
Check Copy (after 90 days)	\$3.00 per check
Christmas Club Account Early Withdrawal ¹	\$5.00
Copy of Statement ² (New — Effective 08/01/2021)	\$3.00
Domestic Wire Transfer — Incoming	No charge
Domestic Wire Transfer — Outgoing	\$15.00 per transfer
Dormant Account Fee	\$5.00 each month
Early Account Closure ³	\$12.50
Gift Card	\$2.50 each
Money Order	\$2.00 each
Monthly Service Fee — Zia Basic Checking ⁴	\$1.50 each month
Non-CU Anytime ("Foreign") ATM Transaction	\$1.50 each
One-Time ACH Origination Fee (New — Effective 08/01/2021)	\$15.00 each
Overdraft / Non-Sufficient Funds (NSF) Fee ⁵	\$35.00 per item
Replacement ATM/Debit Card	\$5.00 per card
Research	\$15.00 per hour
Returned Deposit Item Fee	\$15.00 per item
Returned Mail Fee	\$5.00 each month
Stop Payment	\$30.00 per request
Temporary Checks	\$1.00 per page
Third-Party Check Cashing	\$5.00 per check
Western Union® Wire — Outgoing	\$10.00 per transfer

- 1. If withdrawal occurs during the period of February 1st October 31st.
- 2. Fee assessed for each monthly statement copy. Free through Online Banking.
- 3. Accounts closed within 90 days of opening.
- 4. Waived in each month in which you elect to receive your statements electronically.
- 5. Refer to the provision titled "Overdraft Balance Calculation" provided in the separate Agreement and Disclosures document for additional information.