



Fee Schedule as of November 21, 2022

Share Drafts

Check Orders	Varies By Choice
Insufficient Funds (Return Checks)	\$35.00
Courtesy Pay (NSF)	\$35.00
Stop Payments (Checks or EFT/ACH)	\$35.00
Deposited Item Returned Fee	\$35.00
ACH Insufficient Funds	\$35.00
Check Cashing Fee (W/O multiple services or \$100 min bal)	\$5.00
Copy of Draft (VolCorp)	\$2.50

Courtesy pay (Overdraft Protection)

Members may opt-out of the Courtesy Pay program by notifying the credit union in writing at any time. By doing so, you the account holder realizes that no NSF items presented for payment will be posted by the credit union and you will still be charged the \$35.00 NSF fee for every item presented. No Fee

General Charges

Printed Statement Fee	\$2.00 per Copy
Tax, Levy/Legal Notice Fee	\$20.00
Account Research Fee (per hour)	up to \$75.00
Return Mail Fee	\$5.00
Domestic Wires (Outgoing Only)	\$30.00
International Wires	\$50.00
International Transaction Fee	\$1.50
Statement Copy (Account History)	\$1.00 Per Page
Certified Check (One Free Check a Day, Additional Checks)	\$3.00
Inactive Account (After one year with No Activity.)	\$10.00 Monthly
Share Accounts opened for less than 90 days	\$10.00
Christmas Club (Early Withdrawal Penalty)	\$10.00
Share Account Withdrawals (Over 6 per month unless in office)	\$5.00

Our share account dividends are day of deposit/day of withdrawal and paid quarterly.

Debit/ATM Card

Insufficient Point of Sales (POS)	\$35.00
Insufficient Funds (Debit Card)	\$35.00
Replacement of a Debit Card (For lost cards- not for fraud or theft)	\$7.50
ATM Transaction Fees (Our ATM-Our Members)	No Charge
ATM Fees (Foreign ATM fees are charged by using machines other than JCMC Lobby, NP Drive Up, Sycamore Shoals, Franklin Woods, CBO, Unicoi Hospital and area Walgreens)	
Foreign ATM Fees Vary	

Lending Fees

Non-Refundable Loan Application Fees	up to \$150
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Mortgage Loan	1% origination fee
Late Fee	5% of Payment
GAP Insurance	\$525.00
Loan Payment (Online or Credit Card)	\$10.00

Per Day ATM Maximum Withdrawal- \$500.00

AVAILABILITY OF FUNDS: In accordance with the Expedited Funds Availability Act, the first **\$225.00** of your check deposit will be available on the first business day after the day of your deposit. In some cases, we will not make all of the funds that you deposit by check available **to you on the same business day we receive your deposit**. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will contact you by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Member Identification Program

Beacon Financial will obtain a copy of your driver's license & a credit report when opening your account. Based on your credit rating Beacon Financial may offer you all of our services and products or may deny your account request. If you do not wish for Beacon Financial to obtain a credit report, we will not be able to open an account for you.