



**CHECKING ACCOUNTS**

EFFECTIVE: September 1, 2014

<b>Zia Checking</b>	<b>Fee</b>
Service Fee.....	\$2.00/Month
<b>All Checking Accounts</b>	<b>Fee</b>
NSF (Non-sufficient funds).....	\$25.00/Item
Returned Item.....	\$25.00/Item
Stop Payment .....	\$18.50/Request
Overdraft.....	\$25.00/Item

**OTHER SERVICE FEES**

<b>Description</b>	<b>Fee</b>		
Shared Branching.....	\$2.00/Transactions*		
Shared Branching Returned Item.....	\$35.00/Item		
Items Sent for Collection .....	\$10.00/Item		
Wire Transfer (Domestic).....	\$15.00/Transfer		
Wire Transfer (International) .....	\$50.00/Transfer		
Cashier's Check .....	\$2.50/Check		
Money Order.....	\$1.00/Money Order		
Account Reconciliation.....	\$20.00/Hour (\$20 minimum charge)		
Account Research.....	\$20.00/Hour (\$20 minimum charge)		
Copy Fee.....	\$0.25/Page		
Deposited Item Return.....	\$25.00/Item		
Dormant Account .....	\$5.00/Quarter		
Automatic Transfer.....	\$1.00/Transfer		
Declaration of Loss (Money Order/Cashier's Check).....	\$18.50/Request		
Safe Deposit Box Lost Keys/Abandoned box.....	\$200.00/Lock Drillout		
Safe Deposit Annual Rental.....	\$20.00 (3"x5")	\$30.00 (5"x5")	\$40.00 (3"x10")
	\$50.00 (5"x10")	\$75.00 (10"x10")	
Low Balance.....	\$3.00/Month		
Return Mail.....	\$5.00/Quarter		
Lien Filing Fee.....	\$35.00		
Duplicate Title Fee .....	\$45.00		
Out of State Lien Filing Fee .....	\$300.00		
Loan Payment by Phone/IVR/Website.....	\$10.00		
Coin Counter.....	3% of Deposit (Member)	9% of Deposit (Non-Member)	

\*Fee applies after first four visits per month within Valencia, Bernalillo, and Sandoval counties. Excludes deposits and loan payments.

**EFT FEES (ELECTRONIC FUNDS TRANSFER)**

<b>Description</b>	<b>Fee</b>
ATM Withdrawal/Transfer.....	Surcharge Fee plus \$1.00 for ATMs out of network
Card Replacement.....	\$5.00/Card
ACH Overdraft.....	\$25.00/Item
ACH NSF.....	\$25.00/Item
Debit Card/ATM Card Overdraft.....	\$25.00/Item

**PLASTIC CARD FEES**

<b>Description</b>	<b>Fee</b>
Travel Money Card.....	\$5.00
Gift Cards.....	(\$10 - \$100) \$1.50 (\$101 - \$200) \$2.00 (\$201 - \$300) \$2.50 (\$301 - \$500) \$3.00
Card Replacement.....	\$5.00/Card
Plastic Card Rush.....	\$35.00/Card minimum rate increase based on location

**MORTGAGE FEES**

	<b>Portfolio 1st Mortgages</b>	<b>2nd Mortgages</b>	<b>HELOC</b>
Origination Charge.....	\$400.00	\$275.00	\$275.00
Wire Transfer.....	\$15.00	\$15.00	\$15.00
Credit Report.....	\$50.00	\$50.00	\$50.00
Flood Certification.....	\$10.00	\$10.00	\$10.00
Owner Occupied Appraisal – Loans Over \$50,000.....	\$428.00	\$428.00	\$428.00
Rate Modification.....	0.5% of loan balance with cap of \$1,000.00	0.5% of loan balance with cap of \$1,000.00	
Document Preparation.....	\$150.00	\$150.00	\$150.00
Insurance Coverage.....	\$35.00	\$35.00	\$35.00
Payoff Fee.....	\$50.00	\$50.00	\$50.00
Subordinate Fee.....	\$50.00	\$50.00	\$50.00