

Schedule of Fees and Charges

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
Domestic Wire Transfer – Incoming	No charge
Domestic Wire Transfer – Outgoing	\$15.00 per transfer
Dormant Account Fee	\$5.00 each month
Early Membership Closure	\$12.50
Gift Card	\$2.50 each
Money Order	\$2.00 each
Monthly Service Fee – Zia Basic Checking ²	\$1.50 each month
Non-CU Anytime ("Foreign") ATM Transaction	\$1.50 each
Overdraft / Non-Sufficient Funds (NSF) Fee ³	\$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. Waived in each month in which you elect to receive your statements electronically.

3. Refer to the provision titled "Overdraft Balance Calculation" provided in the separate Agreement and Disclosures document for additional information.