

■ Fee Schedule

effective 6/1/2026

Deposit Products

NSF item (non-sufficient funds)	\$32.00
Ardent courtesy pay (overdraft)	\$32.00 ¹
Overdraft transfer (automated)	\$5.00
Paid on held funds	\$28.00
Stop payment (check and ACH)	\$32.00
Check copy	\$5.00 ²
Statement copy	\$5.00 ²
Returned item	\$20.00
Incorrect account number	\$10.00
On-us check cashing (non-member)	\$5.00
Check amount less than \$250 (Money Market)	\$10.00
High-Yield Money Market monthly service fee	\$10.00 per month for daily balances below \$5,000
Empower Checking monthly service fee	\$10.00 per month

VISA®/ATM Cards

Visa/ATM card replacement	\$5.00
ATM card withdrawal, purchase (POS), loan advance	\$3.00

VISA® Gift card

Gift card instant issue (branch)	\$4.95
Card replacement (lost/stolen)	\$10.00

Wire transfers

Domestic outgoing wires	\$35.00
International outgoing - Foreign funds	\$50.00
International outgoing - US dollars	\$50.00

Miscellaneous services

Cashier's Check	\$5.00 after one free per calendar year per membership
Express Mail	\$30.00
Tax lien & garnishment	\$100.00
Dormancy	\$10.00 per month after the membership has been dormant more than 1 year
Account verification	\$15.00
Escheatment	\$100.00
Account research	\$25.00 per hour
Expedited payment	\$6.95 per item
Mailed statement	\$3.00 per month
Undeliverable statement	\$5.00 per month
Deposit account closure (within 180 days of opening)	\$50.00

FEDERALLY INSURED BY NCUA

ARDENT[™]
CREDIT UNION

¹Applicable to Basic, Empower, No-Dividend, Cashback and High-Yield Checking accounts overdrawn by \$5.00 or greater.

²Plus, shipping charges, if any, will be passed along to the member at cost.