

## Fee Schedule Effective December 1, 2025

<b>Fees and Charges Common to All Account Types</b>	
Account Research (includes account reconciliation)	\$15.00 per hour, \$2.00 per copy
Bad Address Fee	\$5.00 per month
Domestic Bank Wire	\$20.00 per outgoing item
International Bank Wire	\$40 per outgoing item, all international wires may be subject to pass through charges
Collection Item	\$10.00 per item
Copy of Draft (check)	\$2.00 per copy
Inactive/Dormant Account Fee	\$15 quarterly fee for inactive or dormant accounts
Web Pay	\$10.00 per transaction
Garnishment/Levy Fee	\$25.00 or the maximum amount allowed by applicable law
Returned Deposited Item	\$30.00 per item
Temporary Checks	First 8 free for new accounts. Additional checks \$0.50 each.
Out of Network Transaction Fee	\$1.50 per cash withdrawal from out of network ATM
ATM Card Replacement Fee	\$5.00 if old card is not returned. Fee not applicable for normal wear.
Plastic Card Replacement Fee	\$10.00 per card. No charge for normal wear. Old card must be unusable and returned to waive fee.
ATM/Debit Card International Service Assessment (fee passed through card network to member)	Typically, 1% of the amount of the transaction when card is used/processed internationally.
Cashier's Check	\$1.50 per check when made payable to someone other than the account holder
Non-Member Cashier's Check	\$10.00 per check for non-member transactions
Money Order	\$1.50 each
Stop Payment	\$30.00 per item
Insufficient Funds (NSF)/Overdrawn/Returned Item Fee	\$30.00 per item. Fees capped at a maximum of three (3) fees per day including Courtesy Pay/Overdraft Fees.***
Courtesy Pay*/Overdraft Fee*	\$30.00 per item (may be waived for transactions resulting in a negative balance of \$5.00 or less). Fees capped at a maximum of three (3) fees per day including NSF/ Overdrawn/ Return Item Fees.**
Check Printing	Fee will vary by style of check
Pay by Phone - with Live Agent	\$20.00 per transaction
Pay by Phone - with Self-Automated Service	\$10.00 per transaction

<b>Money Market Account</b>	
Monthly Service Charge	\$7.50 monthly fee if balance drops below \$2,500 minimum daily balance

<b>Teen Checking Account Fees and Charges</b>	
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements

<b>Core Checking Account Fees and Charges</b>	
Monthly Service Charge	\$4.00 monthly fee – Waived by maintaining a minimum \$250 average monthly balance, having an aggregate amount of \$500 or more per month in incoming direct deposits, or using your debit card 10 times per month.
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements

<b>Rewards Checking Account Fees and Charges</b>	
Monthly Service Charge	\$8.00 monthly fee
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements

<b>Interest Rewards Checking Account Fees and Charges</b>	
Monthly Service Charge	\$10.00 monthly fee if minimum combined average monthly balance drops below \$5,000.00. The Combined average monthly balance includes the balances in the Primary Savings accounts, checking accounts, and Money Market accounts under this member number.
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements

<b>New Beginnings Checking</b>	
Monthly Service Charge	\$10.00 per month

<b>Safe Deposit Boxes</b>	
(Call branch for availability. Boxes are not available at all branches.)	
3 X 5	\$35 per year
3 X 10	\$75 per year
5 X 5	\$50 per year
5 X 10	\$100 per year
10 X 10	\$150 per year
Replacement Key	\$25.00 a key - if both keys are lost or stolen member is responsible for drilling cost
Drilling Cost	\$150 or the actual cost, whichever is greater

\* Courtesy Pay is a discretionary overdraft service available on eligible checking accounts and is not a right or obligation. Courtesy Pay applies to a variety of transactions including checks and other transactions made using your checking account number, in-person transactions, bill payments, ATM and debit card transactions and other electronic means. However, we will not include ATM and everyday debit card transactions within Courtesy Pay without first receiving your affirmative consent to do so. Courtesy Pay is offered in anticipation that you will be making an immediate deposit to bring your account positive. You may opt-out of the service at any time including the optional affirmative consent for ATM and everyday debit card transactions. We reserve the right to refuse to provide this service at any time or from time to time on any account without notice.

\*\* The cap of three (3) fees per day is a combination of Insufficient (NSF)/Overdrawn/Returned Item Fee and Courtesy Pay/Overdraft fees charged per account per business day. It applies to checks, in-person transactions, bill payments, ATM and debit card or other transactions by electronic means.