

Fee Schedule

Fees and Charges Common to All Account Types	
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
Single Use Fee*	\$1.00 per month
Garnishment/Levy Fee	\$25.00 or the maximum amount allowed by applicable law
Returned Deposited Item	\$30.00 per item
Redeposit of Returned Item	\$5.00 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.
Personal Photo Debit Card Fee	\$10.00 per each debit card with a personalized image. Image subject to approval.
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
Overdrawn Fee	\$30.00 per item. Fees capped at a maximum of three (3) fees per day including Courtesy Pay.**
Courtesy Pay 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 Overdrawn Fees.**
Overdraft Transfer Fee	\$10.00 per day in which a transfer(s) is initiated from your designated transfer account
Check Printing	Fee will vary by style of check
Web Pay	\$10.00 per transaction
Pay by Phone – with Live Agent	\$20.00 per transaction
Pay by Phone – with Self-Automated Service	\$10.00 per transaction
Money Market Account	
Monthly Service Charge	\$7.50 monthly fee if balance drops below \$2,500 minimum daily balance
Per Transaction Fee	\$5.00 fee will be charged for each qualifying transaction in excess of six per month
Teen Checking Account Fees and Charges	
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements
Free Checking Account Fees and Charges	
Paper Statement Fee	\$2 per month fee if receiving paper statements – waived if on e-Statements
Rewards Checking Account Fees and Charges	
Monthly Service Charge	\$6.00 monthly fee - Get a \$2 discount on the monthly fee with 20 posted debit card transactions during that month
Interest Rewards Checking Account Fees and Charges	
Monthly Service Charge	\$8.00 monthly fee if minimum combined average monthly balance drops below \$5,000.00. Combined average monthly balance includes the balances in the Primary Saving's account, checking accounts, money markets and Special 4 accounts under this member number.
New Beginnings Checking	
Monthly Service Charge	\$10.00 per month

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Safe Deposit Boxes	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

*Single Use Fee will be assessed if: (a) the primary member has only a primary savings and is between the ages of 18 and 64; (b) the account has been open for 180 days or longer; and (c) the account balance falls below an average daily balance of \$500.00 for the month.

** The cap of three (3) fees per day is a combination of Courtesy Pay and Overdrawn Fees. It applies to checks, in-person transactions, bill payments, ATM and debit card or other transactions by electronic means.