

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	\$16.00 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.
Gift Cards	\$3.95 each
Gift Card Replacement Fee	\$5.00 per card for replacement of lost or stolen gift card
Cashier's Check	\$1.50 per check when made payable to someone other than the account holder
Money Order	\$1.50 each
Stop Payment	\$30.00 per item
Insufficient Funds (NSF)/Overdrawn/Returned Item Fee	\$30.00 per item
Courtesy Pay*/Overdraft Fee*	\$30.00 per item (may be waived for transactions resulting in a negative balance of \$10.00 or less)
Check Printing	Fee will vary by style of check
Business 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
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
DBA Checking (Doing Business As)	
Monthly Service Charge	\$7.50 monthly fee if balance drops below \$1000 minimum daily balance
Business Checking	
Monthly Service Charge	\$12.50 per month

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Safe Deposit Boxes	Call branch for availability. Boxes are not available at all branches.
3 X 5	\$25 per year
3 X 10	\$45 per year
5 X 5	\$30 per year
5 X 10	\$55 per year
10 X 10	\$100 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 covers your overdraft (negative) balances up to (including fees): \$500 for Free, \$600 for Rewards, \$700 for Interest Rewards, \$700 for "DBA" and \$1,500 for Business on eligible checking accounts. Eligible checking accounts qualify when in good standing, open for at least 30 days with consistent deposit activity, current on all obligations with us and not subject to any legal or administrative order or levy. A \$30 fee will be applied to each item that posts to your account resulting in an overdraft (negative) balance. 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. You must bring your account balance to a positive balance within a 25-day period from the first negative occurrence for a minimum period of 24 hours. Courtesy Pay is a discretionary service and is not a right or obligation. You may opt-out of the service at any time including the optional affirmative consent for everyday ATM/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.

**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.