

# FEE SCHEDULE

Effective June 1, 2024



## GENERAL SERVICES

Business and Organization Account Fee (Monthly)	\$5.00
Dormant Account Fee (Monthly)	\$10.00
Returned Mail Fee	\$10.00
Back-up Withholding Fee	\$10.00
Holiday Account Early Withdrawal Fee	\$10.00
Merit / 2 <sup>nd</sup> Chance Checking Fee	\$15.00
Cancel Stop Payment (Check or ACH) Fee	\$10.00
Stop Payment (Check or ACH) Fee	\$30.00
Protest Check Fee	\$30.00
Legal Processing Fee	\$100.00
Share Term Early Withdrawal Fee	
1 Year or Less	90 Days of Dividends
2-3 Years	180 Days of Dividends
4 Years or More	270 Days of Dividends

## CONVENIENCE SERVICES

Notary Service (Members) Fee	Free
Notary Service (Non-Members) Fee	\$2.00
Foreign Item Deposit Fee	\$30.00
Account Research Fee per Hour	\$30.00
Draft Copy In-branch Fee	\$5.00
Draft Copy Fee (Emailed or Mailed)	\$10.00
Money Order	\$3.00
Cashier's Check	\$3.00
Counter Checks – 4 per Sheet	\$3.00
Receipt Copy	\$3.00
Mailed Receipt for Telephone Transactions	\$3.00
Statement or Transaction History Copy (Per Page)	\$1.00
Coin Machine Fee	9.00%
Mailed Cashier's Check	\$10.00
Deposit/Payment Item Returned	\$30.00
Non-Member Check Cashing Fee (Less than \$2,000)	\$5.00
Non-Member Check Cashing Fee (Greater than \$2,000)	1% of Check

## OVERDRAFT PRIVILEGE

Overdraft Fee*	\$30.00
NSF Fee**	\$30.00
NSF Transfer from Savings Fee	\$7.50

## BILL PAY FEES

Overnight Check Fee	\$14.95
Same-Day Payment Fee	\$9.95

## WIRE FEES

Domestic Wire Incoming Fee	\$20.00
Domestic Outgoing Fee	\$30.00
International Wire Incoming and/or Outgoing Fee	\$40.00

## ATM WITHDRAWAL FEES

(A Foreign Surcharge May Apply)

Balance Inquiry Fee	\$1.00
Without Direct Deposit	
1-4/Month	Free
Greater than 4 Months (Per Withdrawal Fee)	\$1.00
With Direct Deposit	
1-8/Month	Free
Greater than 8 Months (Per Withdrawal Fee)	\$1.00

## CARD SERVICES FEES

Damaged/Lost Card Debit or Credit Card Replacement Fee	\$10.00
Debit Card Pin Mailer Replacement Fee	\$2.00
Non-Activation Debit or Credit Card Fee after 90 Days	\$5.00
Visa Credit Card Statement Copy (per page)	\$1.00
Visa Gift Card Fee	\$4.50
Rush Replacement Card Fee	\$40.00

## LOAN SERVICING FEES

Duplicate Lien Release	\$20.00
Duplicate Discharge of Mortgage	\$20.00
Late Payment	\$30.00
Skip-A-Pay	\$30.00
Home Equity Checks (1 box) or Coupon Book	\$20.00
ProPay Payment System	
From External Checking Account	\$5.00
Loan Payment made by Credit/Debit Card	\$15.00

\*Accounts will be assessed the **Overdraft Fee** (Standard or Extended Coverage) for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege limit if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to us or if your account is subject to any legal or administrative order or levy.

\*\*An **NSF Fee** is assessed each time an item is presented against insufficient funds. Any item (check, ACH, or other electronic transaction) that is initially returned to the payee because the Available Balance in your account was not sufficient to cover the item can be re-presented by the payee for payment multiple times, which is beyond our control. We will charge an Overdraft Fee or NSF Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

