



GENERAL FEES

| | |
|---|-----------------------|
| Minimum Share Balance | \$5.00 |
| Draft Copy (In-branch) | \$3.00 |
| Draft Copy (Mailed) | \$5.00 |
| Draft Copy (Faxed) | \$8.00 |
| Stop Payment (Check or ACH) | \$25.00 |
| Cancel Stop Payment (DDA or ACH) | \$20.00 |
| Protest Check Fee | \$25.00 |
| Account Abuse Close Fee | \$25.00 |
| Closed Account Fee (Closed within 180 days) | \$25.00 |
| Account Reopen (Reopened within 180 days) | \$25.00 |
| Reg D Violation | \$10.00 |
| Check Cashing Fee (< \$100.00 on Deposit) | \$3.00 |
| Non-Member Check Cashing Fee | \$5.00 |
| Dormant Account Fee | \$10.00 |
| Returned Mail Fee | \$10.00 |
| Legal Processing Fee | \$100.00 |
| Back-up Withholding | \$10.00 |
| Account Research per Hour | \$25.00 |
| Holiday Account Early Withdrawal | \$5.00 |
| Merit Checking | \$12.50 |
| Business Account Annual Fee | \$30.00 |
| Share Term Early Withdrawal | |
| 1 Year or Less | 90 Days of Dividends |
| 2-3 Years | 180 Days of Dividends |
| 4 Years or More | 270 Days of Dividends |
| Lucky Savers | |
| 1 Year Term Share | 90 Days of Dividends |
| Early Closure Fee | \$25.00 |

CONVENIENCE SERVICES

| | |
|--|---------|
| Foreign Item Deposit | \$30.00 |
| Money Order | \$2.00 |
| Certified Check | \$7.50 |
| Cashier's Check | \$2.50 |
| Counter Checks – 4 per Sheet | \$2.00 |
| Receipt Copy | \$3.00 |
| Statement Copy (Per Page) | \$3.00 |
| Transaction History Copy | \$2.00 |
| Notary Service (Free to Members) | \$4.00 |
| Coin Machine Usage | 9.00% |
| Mailed Receipt for Telephone Transactions | \$1.50 |
| Mailed Cashier's or Certified Check | \$10.00 |
| Non-Sufficient & Returned Item Fees | |
| Deposit/Payment Item Returned | \$30.00 |
| Courtesy Pay/Overdraft Advance | \$30.00 |
| Non-Sufficient Funds (Check/ACH/Bill Pay) | \$30.00 |
| Non-Sufficient Funds (Transfer from Savings) | \$7.50 |

ATM WITHDRAWALS

| | |
|---------------------------------|--------|
| (A Foreign Surcharge May Apply) | |
| Balance Inquiry | \$1.00 |
| Without Direct Deposit | |
| 0-4/Month | Free |
| >4/Month | \$1.00 |
| With Direct Deposit | |
| 0-8/Month | Free |
| >8/Month | \$1.00 |

CARD SERVICES

| | |
|--|---------|
| Damaged Debit Card | \$10.00 |
| Lost Debit Card | \$10.00 |
| Debit Card Pin Mailer | \$2.00 |
| Non Activation Debit Card after 90 Days | \$5.00 |
| Damaged Credit Card | \$10.00 |
| Lost Credit Card | \$10.00 |
| Non Activation Credit Card after 90 Days | \$5.00 |
| Visa Credit Card Statement (Copy) | \$3.00 |
| Visa Gift Card | \$4.50 |
| Rush Replacement Card Fee | \$40.00 |

WIRE FEE

| | |
|---------------|---------|
| Domestic | |
| Incoming | \$25.00 |
| Outgoing | \$30.00 |
| International | |
| Incoming | \$30.00 |
| Outgoing | \$40.00 |

BILL PAY & POP MONEY FEES

| | |
|---------------------------------------|---------|
| Enrolled User – 2 or Less Bills/Month | \$5.00 |
| Enrolled User – 3 or More Bills/Month | Free |
| Overnight Check Fee | \$14.95 |
| Same-Day Payment Fee | \$9.95 |
| Outbound Account-to-Account Transfer | \$2.00 |
| Pop Money Text/Email Payments | Varied |

LOAN SERVICES

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|------------------------------------|---------|
| Duplicate Lien Release | \$20.00 |
| Duplicate Discharge of Mortgage | \$20.00 |
| Late Payment Fee | \$25.00 |
| Skip-A-Pay | \$30.00 |
| Home Equity Box of Checks | \$15.00 |
| Phone Payments | |
| From External Checking Account | \$5.00 |
| Credit/Debit Card Loan Pay Payment | \$15.00 |

