



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

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

