



## 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
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
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 Cashier's or Certified Check	\$10.00

## OVERDRAFT PRIVILEGE

Overdraft Fee*	\$30.00/per presentment
NSF Fee**	\$30.00/per presentment
NSF Transfer from Savings Fee	\$7.50

## WIRE FEE

Domestic Wire Incoming/Outgoing	\$25.00/\$30.00
International Wire Incoming/Outgoing	\$30.00/\$40.00



## 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

## 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

\*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 represented 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.