

Fee Schedule

Savings and Checking Accounts

Non-Sufficient Funds (NSF item)	\$30.00
Courtesy Pay (overdraft) item paid	\$30.00
Stop Payment	\$25.00
Return Deposited Item- Two Party	\$10.00
Return Deposited Item (member check from another institution)	\$30.00
Overdraft Transfer Fee	\$2.00
Money Market Transfers (6 min monthly/after 3 charge will occur)	\$15.00
IRA Annual Fee	\$5.00
IRA Closing Fee	\$10.00
90 Day Account Closure/Reopen	\$10.00
Holiday Club Account (closure)	\$20.00
Holiday Club Account (withdrawal)	\$10.00
Check Cashing Fee(without \$100 average balance or atleast 2 Services)	\$5.00
Dormant Account (monthly after one year inactive)	\$10.00
Research/Reconciliation (per 1/2 hr)	\$15.00
Check Copies	\$3.00
Temporary Checks (per sheet/4 checks per sheet)	\$2.00
Account Printout	\$2.00

Visa Debit Card Transactions

Visa Debit Card	No Annual Fee
Visa Debit Card Dispute fee (chargeback to member if transaction was done by member)	\$30.00
Replacement Debit Card/Pin (due to fraud, damaged, or magnetic strip not working)	Free
Lost/Stolen Debit Card/Pin	\$15.00
Copy of Sales Draft- Visa Debit Card	\$5.00
Rush Debit Card/Pin	\$100.00 each
Card Research (per 1/2 hr)	\$15.00
Visa Foreign Currency Transaction Fee	Depends on Foreign Merchants/Atms
CO-OP Shared Branching Network ATM Transaction Fee	Free
Non CO-OP Shared Branching Network ATM Transaction Fee	Depends on ATM

Miscellaneous Transactions

Electronic (eStatements) Statement Fee	Free
Additional Copy of Statement (per statement)	\$2.00
Outgoing Wire Transfer- Domestic	\$25.00
Outgoing Wire Transfer- International	\$55.00
Return Mail/Bad Address (per statement)	\$5.00
Notary Fee (member)	Free
Notary Fee (non member)	\$5.00
Photocopy Fee (per page)	\$0.25
Levies/Garnishments	\$50.00
Loan Skip-A-Pay Fee (1 per year)	\$25.00
Consumer Loan Payment Late Charge (assessed after 10 days)	\$20.00
Bill Pay (returns)	\$30.00
Bill Pay (monthly)	Free
Bill Pay (stop payment)	\$25.00
Local Fax (per page)	\$1.00
U.S. Fax (per page)	\$2.00
Coin Counting	Free
Shared Branching Usage Fee	5 Free/month, \$2.00 each thereafter

Negotiable Items

Bank Checks	\$2.00
Merchant Check Exchange (per item)	\$10.00