

Regular Member Schedule of Fees and Charges

Savings Account

Statement Copy	\$2.00 per page (\$8.00 maximum)
Money Market Minimum Balance Fee	\$10.00
Inactive Account Fee ¹	\$5.00 per month

Checking Account

Stop Payment Fee (single check or series)	\$30.00
Non-Sufficient Fund Fee (overdrawn fee)	\$30.00
Paid Overdraft (NSF) Fee (overdraft fee)	\$30.00 per item
Returned Check Fee	\$30.00
Cancelled Check Copy (front and back)	\$2.00
Account Reconciliation (1 hour minimum)	\$15.00 per hour

Card Fees

Card Replacement Fee	\$5.00 per card
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Other Service Fees

Returned Statement/Bad Address Fee (after 60 days)	\$2.00 per month
Garnishment Fee	\$20.00
Tax Levy Fee	\$30.00
Escheatment Processing Fee	\$30.00
Cashier's Check (no charge if made payable to accountholder)	\$2.00
Loan Payment by Phone Fee ²	\$10.00
History Fee	\$5.00
Wire Transfer Fees	
Incoming	\$10.00
Outgoing Domestic	\$20.00
Outgoing International	\$45.00

Bill Payment

Stop Payments	\$30.00
Merchant Returns	\$5.00
NSF Fee	\$30.00

1. After 12 months of inactivity with an account balance under \$300.00 and member is over 24 years of age.
2. When using external accounts (ACH, credit/debit cards).



Business Member Schedule of Fees and Charges

Savings Account

Statement Copy	\$2.00 per page (\$8.00 maximum)
Inactive Account Fee ¹	\$5.00 per month
Business Money Market Minimum Balance Fee	\$10.00

Checking Account

Check Clearing Fee	
Business Basic (after 75 transactions)	\$0.15 per item
Business Plus (after 100 transactions)	\$0.10 per item
Business Plus Account Monthly Fee	\$7.50 per month
Business Plus Account Deposit Fee (after 300)	\$0.10 per item
Stop Payment Fee (single check or series)	\$30.00
Non-Sufficient Fund Fee (overdrawn fee)	\$30.00
Paid Overdraft (NSF) Fee (overdraft fee)	\$30.00 per item
Returned Check Fee	\$30.00
Cancelled Check Copy (front and back)	\$2.00
Account Reconciliation (1 hour minimum)	\$15.00 per hour
Returned Deposit Item Fee	\$5.00

Card Fees

Card Replacement Fee	\$5.00 per card
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Other Service Fees

Returned Statement/Bad Address Fee (after 60 days)	\$2.00 per month
Garnishment Fee	\$20.00
Tax Levy Fee	\$30.00
Escheatment Processing Fee	\$30.00
Cashier's Check (no charge if made payable to accountholder)	\$2.00
Loan Payment by Phone Fee ²	\$10.00
History Fee	\$5.00
Wire Transfer Fees	
Incoming	\$10.00
Outgoing Domestic	\$20.00
Outgoing International	\$45.00

Bill Payment

Stop Payments	\$30.00
Merchant Returns	\$5.00
NSF Fee	\$30.00

1. After 12 months of inactivity with an account balance under \$300.00 and member is over 24 years of age.
2. When using external accounts (ACH, credit/debit cards).

