



## **SCHEDULE OF FEES** – Effective March 1, 2023

<b>General Fees</b>	
Account History Printout	\$5.00
Cashier's Check - Per Item	\$6.00
Checkbook Order	Varies
Checkbook Reconciliation – Per Hour	\$20.00
Coin Star Services	4.9% of coins redeemed
Copy of Item Deposited - Per Item	\$5.00
Copy of Statement – Per Item	\$5.00
Check Copy	\$5.00
Instant Issue Debit Card Fee	\$10.00
Levy/Garnishment Processing	\$50.00
Loan Payment by Phone	\$15.00
Money Orders - Maximum \$1,000 – Per Item	\$6.00
Non-Member Check Cashing Fee - Per Item	\$5.00
Overdraft Transfer Fee – Per Day	\$10.00
Research Requests - Per Hour - Minimum 1 Hour	\$20.00
Returned Deposit - Per Item	\$10.00
Review of Legal Documents (POA)	\$75.00
Special Handling Bond Coupon – Per Item	\$5.00
Special Handling Check Collection – Per Item	\$15.00
Stop Payment Fee - Per Item	\$35.00
Wire Transfer – Incoming – Per Item	\$15.00
Wire Transfer – Outgoing Domestic – Per Item	\$20.00
Wire Transfer – Outgoing International – Per Item	\$75.00
Return Wire Fee	\$20.00 per wire
<b>Account Fees</b>	
Choice Checking	\$15.00
Christmas Club Closure before November 1 <sup>st</sup>	\$10.00
Christmas Club Early Withdrawal	\$10.00
Inactive Account Fees***	\$5.00
*** Inactive Account Fees: Savings Account: If you have not made any transaction for thirty-six (36) months to your regular savings account and the balance is below \$25, we will classify your account as inactive and may impose an inactivity fee. <i>Checking Account:</i> If you have not made any transactions for thirty-six (36) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).	

Money Market Account	\$15.00 per month if the minimum daily balance drops below \$1,000
Money Market Account Excessive Withdrawal Transactions – Per Item	\$10.00
Non-Sufficient Funds/Courtesy Pay - Per Item	\$35.00
Share Savings Account Excessive Withdrawal Transactions – Per Item	\$5.00
Simply Checking	No monthly maintenance fees
Student Checking	No monthly maintenance fees
Student Checking Non-Sufficient Funds – Per Item	\$18.00
Uncollected Funds - Per Item	\$35.00
Vintage Checking	No monthly maintenance fees
<b>Online Banking and Bill Pay Fees</b>	
Online Bill Pay – Per Month	\$ 4.50
Online Bill Pay Stop Payment	\$ 60.00
Online Bill Pay NSF	\$ 25.00
<b>ATM, EFT and POS Fees</b>	
Out-of-network ATM Withdrawal	\$ 1.00
<b>Annual Safe Deposit Box Fees</b>	
10 x 10	\$115.00
3 x 10	\$50.00
3 x 5	\$25.00
5 x 10	\$75.00
5 x 5	\$45.00
Drilling Fee	\$125.00
Lost Key	\$25.00
Missed Appt. for Drilling	\$75.00