

FEE SCHEDULE

Effective May 15, 2018

SAVINGS ACCOUNTS

\$5.00 monthly fee if the balance of the savings account falls below \$50.00. *There is no fee and no minimum balance requirement for minors or veterans.*

\$50.00 fee if the savings account is closed within 90 days of opening the membership.

\$20.00 fee to re-open a savings or to change a membership number.

Excessive withdrawal fee (Reg D) \$5.00/month

CHECKING ACCOUNTS

No monthly minimum balance service charge if enrolled in e-statements and have a debit card. Without e-statement enrollment and debit card, there is a \$5.00 monthly fee if the daily balance falls below \$50.00.

Online Banking FREE of charge

Online Bill Pay FREE of charge

Non-sufficient Funds (NSF) Fee \$29.00/item

Courtesy Pay Fee \$29.00/item

Temporary Checks \$2.00 for a sheet of four checks

Account balancing assistance \$20.00/hour

Online check copy FREE of charge

Check copy obtained at a branch location \$2.00/item

Returned Deposited Item (*assessed when a deposited check or item is returned unpaid by the financial institution on which it is drawn*) \$10.00

Stop payment \$10.00

Business accounts \$12.50-17.50/month

WIRE TRANSFERS

Incoming domestic and international FREE

Outgoing domestic \$20.00

Outgoing international \$25.00

ATM/DEBIT CARD & TRANSACTION FEES

ATM card FREE with no annual fee

DEBIT card FREE with no annual fee

Card replacement FREE of charge

ATM Transactions within Network FREE

Rewards Checking – Up to \$10.00 in ATM fees reversed monthly if qualified for dividend

MORTGAGE FEES

Mortgage discharge \$30.00

Mortgage payoff fee \$25.00

Subordination agreement processing fee \$150.00

CONSUMER LOAN FEES

Consumer loan processing fee NONE

Visa Credit Card annual fee NONE

Visa Credit Card balance transfer fee NONE

Bi-weekly loan payments FREE

CONVENIENCE FEES

VISA Gift Card \$3.00/card

Cashiers Check \$2.00

Money Order \$2.00 (*maximum value per money order is \$1,000.00*)

E-statements FREE plus \$0.25 dividend paid per statement period

Paper statement mailed \$1.00/month for members 18–65 years of age

Statement or account activity printout at branch \$3.00 each

Telephone Transfer FREE

Notary Service FREE

Fax \$1.00/page

Photocopy \$2.00/page

OTHER SERVICES

Research Services \$20.00/hour

Tax Levy/Garnishment/Withholding \$50.00

MISCELLANEOUS FEES

Dormant Account \$3.00/month after 12 months of inactivity

Returned mail \$5.00/item

Escheated Account Processing \$100.00