

FEE SCHEDULE

Effective September 1, 2014

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 minor accounts.*

\$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.

CHECKING ACCOUNTS

No monthly minimum balance service charge if enrolled in e-statements and has 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 \$28.00/item

Courtesy Pay Fee \$28.00/item

Temporary Checks \$0.25/check with minimum of four checks per request

Account balancing assistance \$20.00/hour

Online check copy FREE of charge

Check copy attained 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 \$17.50/month

WIRE TRANSFERS

Incoming domestic and international \$20.00

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

ATM transactions out of Network FREE but the ATM Network may charge a fee

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

MORTGAGE FEES

Mortgage discharge \$14.00

Mortgage payoff fee \$25.00

Subordination agreement processing fee \$150.00

CONSUMER LOAN FEES

Consumer loan application FREE

Annual Credit Card Fee NONE

Balance Transfer Fee to Credit Card NONE

Bi-weekly payments FREE

CONVENIENCE FEES

VISA Gift Card \$3.00/card

Cashiers Check \$2.00

Money Order \$2.00 (*maximum amount of any given money order is \$1000.00*)

Check cashing FREE (includes tax return checks)

Statement online 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 \$2.00

Notary Service FREE

Fax \$1.00/page

Photocopy \$2.00/page

OTHER SERVICES

Research Services \$20.00/hour

Tax Levy/Garnishment/Withholding \$25.00

MISCELLANEOUS FEES

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

Returned mail \$5.00/item

Escheated Account Processing \$100.00