



# Fee Schedule

Effective March 1, 2020

This Fee Schedule will replace all previous fee schedules until further notice. This fee schedule is Effective March 1, 2020. All fees are subject to change with notice. Please retain this with your account agreements. If you have any questions please call Member Services 1-877-496-1996

## Par Value of Main Share \$50.00

Minimum Balance of \$50.00 is required to maintain membership

### ATM & Debit Cards

ATM Research Fee .....	\$25.00
ATM Transaction Fee (Foreign) .....	\$3.00
Debit Card Replacement .....	\$10.00
Debit Card Transaction Research (per item) .....	\$5.00

### Bill Pay

Bill Payment – Copy of check .....	\$3.00
Bill Payment – NSF Fee .....	\$25.00
Bill Payment – Stop Payment .....	\$25.00
Bill Payment Service (per month fee may apply).....	\$4.00

### Loans

Loan Pay-off letter request .....	\$50.00
Loan Payment Book .....	\$5.00

### Miscellaneous Fees

Account Activity print out (per page) .....	\$2.00
Account Closure within 90 Days of Opening .....	\$50.00
Account Research (per hour minimum) .....	\$25.00
ACH Originations .....	\$5.00
Business Accounts – Monthly Maintenance Fee .....	\$5.00
Canadian Check Processing.....	\$5.00
Copy of Statement (per page) .....	\$2.00
Corporate Remittance Check .....	\$5.00
Court Orders/Subpoenas (plus legal fees incurred) .....	\$100.00
Courtesy Pay (if you enroll in program) .....	\$25.00

If you have a check, ACH, or Distribution coming through the account and not enough funds to cover the item, and if you have direct deposit that has posted to the account within the past 30 days, we may pay the item and charge a \$25.00 fee. In order for a debit card purchase to be paid, you must opt in. The largest amount we will post and overdraw in this instance would be \$500.00. You have the option to opt out of the program. You must bring your account positive within 30 days, or you will be automatically excluded from the courtesy pay program and will not be able to benefit from the program again. You have the option to opt out of the program at any time.

Deposited Checks Returned Unpaid .....	\$10.00
Dormant/Inactive Account (per month) .....	\$10.00

An account is dormant if for one year there are no transactions performed on the main share account.

Escheat .....	\$100.00
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Estate Account Fee (per month) .....	\$5.00
External Trust Agreement -standard .....	\$75.00
Complex – requiring legal review .....	quoted by attorney
Garnishments/Executions/Levies (plus legal fees incurred)..	\$100.00
IRA Transfer (per transaction) .....	\$50.00
Low Balance Fee (per month) .....	\$2.00
Medallion Stamp .....	\$10.00
Money Market savings below minimum \$1,000 .....	\$5.00
Non-member Check Cashing .....	\$10.00
Nonsufficient Funds (each) .....	\$30.00
Overdrawn Account Fee .....	\$30.00
Power of Attorney – standard .....	\$10.00
Complex – requiring legal review .....	quoted by attorney
Recurring Membership Fee .....	\$10.00
Regulation D Violation .....	\$5.00
Returned Statements/Bad Address (per month) .....	\$10.00
Right to require notice of withdrawal	

We reserve the right to, at any time, to require 60 days written notice before each withdrawal from an interest-bearing account, other than a time deposit or from any other savings account.

Share Draft or Check Copy (per item) .....	\$3.00
Share Draft Printing .....	Varies
Stop Payment – ACH, Share Draft, corporate check .....	\$25.00
Verification of Deposit.....	\$15.00

### Safe Deposit Box

3"x5"x24" .....	\$25.00
3"x10"x24" .....	\$40.00
5"x5"x24" .....	\$45.00
5"x10"x24" .....	\$55.00
10"x10"x24" .....	\$105.00
Lost key Fee .....	\$20.00
Drill Box Fee .....	\$150.00
Late Fee .....	\$10.00

### Telephone Banking

Phone Balance Inquiry.....	\$2.00
Phone Transfer Fee .....	\$5.00

### Wire Transfers

Wire Transfers (Incoming) .....	\$10.00
Wire Transfer (Outgoing) .....	\$20.00
Wire Transfer (Foreign outgoing) .....	\$25.00