

FEE SCHEDULE – BUSINESS ACCOUNTS

Effective December, 2023



MEMBERSHIP FEES	
New Member Fee (Non-Refundable)	\$5.00
ATM/DEBIT FEES	
ATM Surcharge Rebates	12 Per Month; Maximum Rebate of \$4/Surcharge
Out of Network ATM Fee	First 6 Free; \$2.00 Per Transaction Thereafter
Point of Sale (POS) Transaction	No Fee
Foreign Currency Exchange	No Fee
Debit Card (standard) - First 3 Authorized Users	Free (\$5 Each Add'l)
Custom Image Card	\$5
Replacement Card	No Fee
Copy of Debit Card Transaction Slip	\$5.00
ATM Deposit Adjustment Fee	\$10.00
CHECKING FEES	
Checking Account	No Monthly Fee
Check Orders	Price Varies Based On Style
Temporary Checks	\$2.00 For 12
Deposits Per Month	
Up to 10	No Fee
Over 10	\$2.00 Per Deposit
Maximum Items Per Deposit	
Up to 25	No Fee
Over 25	\$0.10 Per Item
Paid Items Per Month	
Up to 200	No Fee
Over 200	\$0.20 Per Item
NON-SUFFICIENT FUND (NSF) FEES	
Returned ACH Item	\$25.00
Returned Check Item	\$25.00
Paid NSF ACH Item	\$25.00
Paid NSF Check Item	\$25.00
Paid NSF Debit Card Transaction (Opt-In Required)	\$25.00
STOP PAYMENT FEES	
Check	\$15.00
ACH Payment	\$15.00
Cashier's Check	\$15.00
Official Check Replacement	\$15.00
Stop Pay or Replacement Cancellation	\$15.00
RETURNED ITEM FEES	
Returned Deposit or Loan Payment	\$15.00
GENERAL FEES	
Account Research/Reconciliation	\$25.00 Per Hour
Cashier's Check	No Fee
Collection Item/Foreign Item	\$15.00 + Cost
Express Mail/Rush/Overnight Fee	
• Domestic	\$15.00
• International	Price Based On Destination
Visa Gift Cards	\$2.00
IRS Levy/Withholding/Judgement/Legal Order Processing	\$50 Per Notice
Money Order	No Fee
Notary Service	\$10 Per Signature/\$15 for Non-Members
Signature Guarantee (Medallion Stamp)	No Fee
Copy of Deposited Item	\$1.00
Deposit in Coin Machine	10% of Deposited Item
Rolled Coin Deposit	\$0.05 Per Roll
Cash Deposit/Purchase (Paper Bills)	0.10% (\$1 Per \$1,000)
Disposable Deposit Bag	At Cost
Remote Deposit Scanner	At Cost
WIRE TRANSFERS	
Domestic (Incoming & Outgoing)	\$15.00
International (Incoming)	\$15.00
International (Outgoing)	\$60.00
Wire Amendment Fee	\$25.00
CERTIFICATES OF DEPOSIT EARLY WITHDRAWAL FEE	
Term of Less Than 1 Year	45 Days of interest earned on the principal balance
Term of 1 Year or Greater	180 Days of interest earned on the principal balance
CREDIT CARD FEES	
Cash Advance	No Fee
Balance Transfer	No Fee
International Transaction	No Fee
Late Payment Charge	\$15.00
Over Credit Limit	No Fee
Copy of Credit Card Transaction Slip	\$5.00
Custom Image Card	\$5.00
Authorized User Card	\$5.00
Replacement Card	No Fee