

FEE SCHEDULE – BUSINESS ACCOUNTS

Effective December 15, 2025



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 12 Free; \$2.00 Per Transaction

Point of Sale (POS) Transaction No Fee

International Foreign Transaction 1% of transaction amount in U.S. dollars (This fee applies whether the transaction is made in a foreign currency and converted to U.S. dollars or made in U.S. dollars outside the United States)

Debit Card (standard) - First 3 Authorized Users Free (\$5 Each Add'l)

Replacement Card No Fee

ATM Deposit Adjustment Fee \$10.00

CHECKING FEES

Checking Account No Monthly Fee

Check Orders Price Varies Based On Style

Temporary Checks \$5.00 For 12

Deposits Per Month

Up to 10

Over 10

No Fee
\$2.00 Per Deposit

Maximum Items Per Deposit

Up to 25

Over 25

No Fee
\$0.10 Per Item

Paid Items Per Month

Up to 200

Over 200

No Fee
\$0.20 Per Item

NON-SUFFICIENT FUND (NSF) FEES

Returned ACH Item \$14.00

Returned Check Item \$14.00

Paid NSF ACH Item \$14.00

Paid NSF Check Item \$14.00

STOP PAYMENT FEES

Check \$15.00

ACH Payment \$15.00

Cashier's Check \$5.00

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 \$5.00

Collection Item/Foreign Item \$15.00 + Cost

Express Mail/Rush/Overnight Fee

• Domestic

• International

\$15.00
Price Based On Destination

IRS Levy/Withholding/Judgement/Legal Order Processing \$50 Per Notice

Money Order \$2 per item less than \$300; \$5 per item more than \$301-\$1000

Notary Service \$10 Per Signature/\$15 for Non-Members

Signature Guarantee (Medallion Stamp) No Fee; Must be member for at least 30 days

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

Non-Member Check Cashing \$5.00

WIRE TRANSFERS

Domestic (Incoming) \$15.00

Domestic (Outgoing) \$25.00

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 Foreign Transaction No Fee

Late Payment Charge \$15.00

Over Credit Limit No Fee

Authorized User Card \$5.00

Replacement Card No Fee