

# 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 (Domestic/International)	First 12 Free Per Statement Cycle; \$2.00 Per Transaction Thereafter
Point of Sale (POS) Transaction	No Fee
International Foreign Transaction (POS/ATM)	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	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	\$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
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## 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	\$15.00
• International	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