

# FEE SCHEDULE – BUSINESS ACCOUNTS

Effective June 1, 2018



MEMBERSHIP FEES	THRU MAY 31, 2018	EFFECTIVE JUNE 1, 2018
<b>New Member Fee (Non-Refundable)</b>	\$5.00	No Change
<b>ATM/DEBIT FEES</b>		
ATM Surcharge Rebates	6 Per Month; Maximum Rebate of \$4.00 Per Surcharge	12 Per Month; Maximum Rebate of \$4/ Surcharge Remains
Out of Network ATM Fee	First 6 Free; \$2.00 Per Transaction Thereafter	No Fee
Point of Sale (POS) Transaction	No Fee	No Change
Foreign Currency Exchange	No Fee	No Change
Debit Card (standard) - First 3 Authorized Users	Free (\$5 Each Add'l)	No Change
Custom Image Card	\$5	No Change
Replacement Card	\$5.00	No Change
Copy of Debit Card Transaction Slip	\$5.00	No Change
ATM Deposit Adjustment Fee	\$10.00	No Change
<b>CHECKING FEES</b>		
Checking Account	No Monthly Fee	No Change
Check Orders	Price Varies Based On Style	No Change
Temporary Checks	\$2.00 For 12	No Change
Deposits Per Month		
Up to 10	No Fee	No Change
Over 10	\$2.00 Per Deposit	No Change
Maximum Items Per Deposit		
Up to 25	No Fee	No Change
Over 25	\$0.10 Per Item	No Change
Paid Items Per Month		
Up to 200	No Fee	No Change
Over 200	\$0.20 Per Item	No Change
<b>NON-SUFFICIENT FUND (NSF) FEES</b>		
Returned ACH Item	\$25.00	No Change
Returned Check Item	\$25.00	No Change
Paid NSF ACH Item	\$25.00	No Change
Paid NSF Check Item	\$25.00	No Change
Paid NSF Debit Card Transaction (Opt-In Required)	\$25.00	No Change
<b>STOP PAYMENT FEES</b>		
Check	\$15.00	No Change
ACH Payment	\$15.00	No Change
Cashier's Check	\$15.00	No Change
Official Check Replacement	\$15.00	No Change
Stop Pay or Replacement Cancellation	\$15.00	No Change
<b>RETURNED ITEM FEES</b>		
Returned Deposit or Loan Payment	\$15.00	No Change
<b>GENERAL FEES</b>		
Account Research/Reconciliation	\$25.00 Per Hour	No Change
Cashier's Check	No Fee	No Change
Collection Item/Foreign Item	\$15.00 + Cost	No Change
Express Mail/Rush/Overnight Fee		
• Domestic	\$15.00	No Change
• International	Price Based On Destination	No Change
Visa Gift Cards	\$2.00	No Change
Inactive Account Fee (After One Year Of Inactivity)	\$5 Per Month	No Change
IRS Levy/Withholding/Judgement/Legal Order Processing	\$50 Per Notice	No Change
Money Order	No Fee	No Change
Notary Service	\$10 Per Signature	No Change
Signature Guarantee (Medallion Stamp)	No Fee	No Change
Copy of Deposited Item	\$1.00	No Change
Deposit in Coin Machine	10% of Deposited Item	No Change
Rolled Coin Deposit	\$0.05 Per Roll	No Change
Cash Deposit/Purchase (Paper Bills)	0.10% (\$1 Per \$1,000)	No Change
Disposable Deposit Bag	At Cost	No Change
Remote Deposit Scanner	At Cost	No Change
<b>WIRE TRANSFERS</b>		
Domestic (Incoming & Outgoing)	\$15.00	No Change
International (Incoming)	\$15.00	No Change
International (Outgoing)	\$60.00	No Change
Wire Amendment Fee	\$25.00	No Change
<b>CERTIFICATES OF DEPOSIT EARLY WITHDRAWAL FEE</b>		
Term Of Less Than 1 Year	45 Days Dividends	No Change
Term Of 1 Year Or Greater	180 Days Dividends	No Change
<b>CREDIT CARD FEES</b>		
Cash Advance	No Fee	No Change
Balance Transfer	No Fee	No Change
International Transaction	No Fee	No Change
Late Payment Charge	\$15.00	No Change
Over Credit Limit	No Fee	No Change
Copy of Credit Card Transaction Slip	\$5.00	No Change
Custom Image Card	\$5.00	No Change
Authorized User Card	\$5.00	No Change
Replacement Card	\$5.00	No Change