

# FEE SCHEDULE – PERSONAL ACCOUNTS

Effective December, 2023



<b>MEMBERSHIP FEES</b>	
New Member Fee (Non-Refundable)	\$5.00
<b>ATM/DEBIT FEES</b>	
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
Replacement Card	No Fee
Copy of Debit Card Transaction Slip	\$5.00
ATM Deposit Adjustment Fee	\$10.00
<b>CHECKING FEES</b>	
Checking Account	No Monthly Fee
Check Orders	Price Varies Based On Style
Check Orders (Age 55 and Older)	Basic Style – Free (Price Varies For Other Styles)
Temporary Checks	\$2.00 For 12
<b>NON-SUFFICIENT FUND (NSF) FEES</b>	
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
<b>STOP PAYMENT FEES</b>	
Check	\$15.00
ACH Payment	\$15.00
Official Check Replacement	\$15.00
Stop Pay or Replacement Cancellation	\$15.00
<b>RETURNED ITEM FEES</b>	
Check Deposits	\$10.00
Electronic Transfers (ACH)	\$10.00
Loan Payments	\$10.00
<b>WIRE TRANSFERS - OUTGOING</b>	
Domestic	\$15.00
International	\$60.00
Wire Amendment Fee	\$25.00
<b>GENERAL FEES</b>	
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	
• Members	No Fee
• Non-Members	\$15 Per Signature
Signature Guarantee (Medallion Stamp)	No Fee
<b>CERTIFICATES OF DEPOSIT EARLY WITHDRAWAL FEE</b>	
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
<b>CONSUMER LOAN FEES</b>	
Late Payment	\$15.00
Loan Rate Reduction Processing	\$50.00
<b>HSA/IRA FEES</b>	
Health Savings Account (HSA)	\$2.00 Per Month
Replacement HSA Debit Card	\$5.00
Individual Retirement Account (IRA)	No Monthly Fee
<b>CREDIT CARD FEES</b>	
Cash Advance	No Fee
Balance Transfer	No Fee
Foreign Currency Exchange	No Fee
Late Payment Charge	\$15.00
Over Credit Limit	No Fee
Copy of Credit Card Transaction Slip	\$5.00
Authorized User Card	\$5.00
Replacement Card	No Fee