

FEE SCHEDULE – PERSONAL 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 Thereafter
Point of Sale (POS) Transaction	No Fee
Courtesy Pay Fee (Debit Card) Opt-in Required	\$14.00 limit 4 times per day
International Foreign Transaction Fee	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)
Replacement Card	No Fee
ATM Deposit Adjustment Fee	\$10.00

CHECKING FEES

Checking Account	No Monthly Fee
Courtesy Pay (ACH/Checks)	\$14.00 limit 4 times per day
Check Orders	Price Varies Based On Style
Check Orders (Age 55 and Older)	Basic Style – Free (Price Varies For Other Styles)
Temporary Checks	\$5.00 For 12

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
Official Check Replacement	\$15.00
Stop Pay or Replacement Cancellation	\$15.00

RETURNED ITEM FEES

Electronic Transfers (ACH)	\$10.00
Loan Payments	\$10.00

WIRE TRANSFERS – OUTGOING

Domestic	\$25.00
International	\$60.00
Wire Amendment Fee	\$25.00

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	\$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	
• Members	No Fee
• Non-Members	\$15 Per Signature
Signature Guarantee (Medallion Stamp)	No Fee; Must be member for at least 30 days
Non-Member Check Cashing	\$5.00

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

CONSUMER LOAN FEES

Late Payment	\$15.00
Loan Rate Reduction Processing	\$50.00

HSA/IRA FEES

Health Savings Account (HSA)	\$2.00 Per Month
Replacement HSA Debit Card	\$5.00
Individual Retirement Account (IRA)	No Monthly Fee

CREDIT CARD FEES

Cash Advance	No Fee
Balance Transfer	No Fee
International Foreign Transaction Fee	No Fee
Late Payment Charge	\$15.00
Over Credit Limit	No Fee
Authorized User Card	\$5.00
Replacement Card	No Fee