



FEES Fees are subject to change

Contact us for the most current information Regarding fees. The following fees and charges are applicable to your account(s), services and/or transactions as of January 1, 2019.

Share Draft Accounts:

Checks	Prices vary based on Style
Non-Sufficient Funds (NSF) or Overdraft Charge (check/ACH/bill pay)	\$29.00
Stop Payment	\$20.00
Copy of check	\$3.00
Overdraft transfer fee	\$2.00
Temporary Checks (each)	\$1.00

Holiday Club:

Early Withdrawal Fee	\$5.00
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Custom Club:

Excessive Withdrawal Fee (2 free per year)	\$5.00
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Money Market Account:

Excessive Withdrawal Fee (more than 2 per month)	\$5.00
Minimum Withdrawal Fee (less than \$500)	\$5.00
Monthly Service Fee (balance less than \$2,500)	\$10.00
Deposit Less Than Minimum (\$250)	\$10.00

Visa Check (Debit) Card:

Lost Card Replacement (1st one free)	\$20.00
PIN Replacement	\$5.00
Overdraft Transfer Fee	\$2.00
Reactivation Fee	\$7.00

Miscellaneous:

Excessive Reg D Transfer Fee	\$3.00 per occurrence over 6/month
Membership Fee (1 time)	\$5.00
Manual Telephone Transfer	\$2.00
Telephone Balance Inquiry	\$2.00
STARS (audio response) Transfer	Free
Online Access	Free
Electronic Statement	Free
Printout of Statemet or Transaction History	\$3.00
Official Check Stop Payment	\$10.00
Copy of Paid Official Check	\$5.00
Returned Mail/Bad Address	\$6.00
Overnight Mail Service	\$30.00
Research Fee	\$25/hr
Visa Gift Card	\$3.00
Visa Travel Cards	\$4.00

Garnishment, Lien and Levy Fee	\$50.00
Dormant/Inactive Account Fee (Charged monthly after 12 months of inactivity (other than dividends.) Waived for members age 20 and younger and members with 1 additional product.)	\$6/monthly
Escheat Processing Fee	\$50.00
<u>Returned Checks-</u> Checks deposited, cashed or used for loan payment	
Member's Check (Drawn on another financial institution)	\$35.00
<u>Loans:</u>	
Returned Loan Payment	\$29.00
Skip-A-Pay(per loan)	\$25.00
<u>Wire Transfers, Negotiable Items and Special Transactions:</u>	
Outgoing Wire Transfer-International	\$40.00
Outgoing Wire Transfer-Domestic	\$25.00
Incoming Wire Transfer	\$5.00
Third Party Official Check	\$3.00
Non-member Check Cashing Fee	\$5.00