



March 01, 2016

<b>Share Draft Accounts</b>	
Share Draft Printing	Prices may vary based on style selected
NSF Charge (includes Debit Cards)	\$20.00
NSF Return Fee (includes ACH items)	\$20.00
Excessive Reg. D Transfer Fee	\$10.00 per day
<b>Negative Balance Fee</b>	<b>\$20.00</b>
Stop Payment	\$20.00
Draft Copy	\$ 3.00
Overdraft Transfer Fee	\$ 1.00
Temporary Checks(each)	\$0.50 each
<b>Holiday Club</b>	
Early Withdrawal Fee	\$ 5.00
<b>Custom Club</b>	
Excessive Withdrawal Fee (2 free per year-more than 2, fees apply)	\$5.00
<b>Money Market Account</b>	
Excessive withdraw Fee (more than two per month)	\$5 .00
Minimum Withdrawal Fee (less than \$500.)	\$5.00
Monthly Service Charge (Balance falls below \$2,500)	\$10.00
Deposit Less than Minimum Fee(less than \$250)	\$10.00
<b>Visa Check (Debit) Card</b>	
Lost Card Replacement (1st one free)	\$20.00
PIN Replacement	\$5.00
Overdraft Transfer Fee	\$1.00
Reactivation Fee	\$7.00
<b>Miscellaneous</b>	
Membership Fee	\$5.00
Manual Telephone Transfer *	\$2.00
Telephone Balance Inquiry *	\$2.00
* STARS (audio response) Transfer	Free
* Online Access	Free
Statement Copy	\$5.00
Incoming Wire	\$2.00
Return Deposit Item	\$30.00
Third Party Official Checks	\$3.00
Official Check Stop Payment	\$10.00

<b>Copy of Paid Official Check</b>	<b>\$5.00</b>
<b>Wire Transfer – Domestic</b>	<b>\$25.00</b>
<b>Wire Transfer – International</b>	<b>\$35.00</b>
<b>No Forwarding Address Fee</b>	<b>\$6.00</b>
<b>Overnight Mail Service</b>	<b>\$30.00</b>
<b>Research Fee</b>	<b>\$25.00/hr</b>
<b>VISA Gift &amp; Travel Money Cards</b>	<b>\$2.00 each</b>
<b>Garnishments</b>	<b>\$25.00</b>
<b>Dormant Account Fee</b> - (No activity for 1 year or more)	<b>\$6.00 / annually</b>
<b>Collection Items</b>	<b>Appropriate fees as passed to us by Federal Reserve Bank</b>
<b>Payroll Check Cashing</b> (Waived if \$5 savings deposit made.)	<b>\$5.00</b>