

Share Draft Accounts	
Share Draft Printing	Prices may vary based on style selected
NSF Charge (includes Debit Cards)	\$15.00
NSF Return Fee (includes ACH items)	\$15.00
Negative Balance Fee	\$15.00
Stop Payment	\$20.00
Draft Copy	\$ 3.00
Overdraft Transfer Fee	\$ 1.00
Temporary Checks(each)	\$0.50 each
Holiday Club	
Early Withdrawal Fee	\$ 5.00
Custom Club	
Excessive Withdrawal Fee (2 free per year-more than 2, fees apply)	\$ 5.00
Money Market Account	
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
Visa Check (Debit) Card	
Lost Card Replacement (1st one free)	\$20.00
PIN Replacement	\$5.00
Overdraft Transfer Fee	\$1.00
Reactivation Fee	\$7.00
Miscellaneous	
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

Copy of Paid Official Check	\$5.00
Wire Transfer – Domestic	\$15.00
Wire Transfer – International	\$35.00
No Forwarding Address Fee	\$6.00
Overnight Mail Service	\$24.00
Research Fee	\$20.00/hr
VISA Gift & Travel Money Cards	\$2.00 each
Garnishments	\$25.00
Dormant Account Fee - (No activity for 1 year or more)	\$6.00 / annually
Collection Items	Appropriate fees as passed to us by Federal Reserve Bank
Payroll Check Cashing <i>(Waived if \$5 savings deposit made.)</i>	\$5.00