

FEE SCHEDULE

All fees are subject to change at any time

Effective: October 21, 2021

Automated Teller Machine (ATM)

Balance Inquiry	\$1
Transfer Funds Withdrawal	\$1
Surcharge-Free Network	Free
All Other Networks	\$2

Money Market Accounts

Below Minimum Balance	\$20 per month
Below Minimum Withdrawal	\$20 per instance

Outgoing Wire Transfers

Domestic	\$25
----------	------

IRA Savings Account

Below \$100 Minimum Balance	\$10 annually
-----------------------------	---------------

Loans

Late Payment	5% or \$10 min / \$50 max
--------------	---------------------------

Share Draft Accounts

Bill Pay	Free
Check Cashing Fee	\$5 for non-members
Check Copy	\$5 per check; free via e-statements
E-Statements	Free
Inquiry through ART	Free
Non-Sufficient Funds	\$30 per draft
Replacement Debit Card	\$15 per card
Rush/Expedite Debit Card	\$25
Share Draft Printing	Varies
Stop Payment	\$30 per request

Share Savings Accounts

Below Minimum Balance	\$5
Closed Account (within 6 months of opening)	\$5
Inactive Account (18 months)	\$5 per quarter

Share Certificates and IRA Certificates

All Share Certificates and IRA Certificates reissued at maturity will have the following penalties imposed for early withdrawal:

- *If your account has an original maturity of one year or less – the penalty we may impose will equal three (3) months dividends on the amount withdrawn subject to penalty.*
- *If your account has an original maturity of more than one year – the penalty we may impose will equal six (6) months dividends on the amount withdrawn subject to penalty*

Miscellaneous

Account History	\$3
Account Research	\$25 per hour, 1 hr. min
ACH Return/Stop Payment	\$30
Copy of Researched Transaction	\$3 per copy
Deposit Return Items	\$30
Escheated Account	\$50
International Service Assessment	1.0-1.4% for all International Visa Transactions
Official Check	\$5
On-Us Check Exchange	\$5
Quick Change Coin Counter	3% for members 8% for non-members
Safe Deposit Box	3x5 - \$15 annually 3x10 - \$30 annually 5x10 - \$50 annually 10x10 - \$75 annually
Statement Copy	\$5; free via e-statements
Statement Processing Fee	\$2 per month; exclusions apply
Transfer Fee	\$1
	(for staff assisted transactions that could be performed electronically)
Uncollected Funds	\$30