



Fee Schedule

Effective January 1, 2024

All fees are disclosed on a per-transaction or per-presentment basis, unless otherwise noted.

Account Maintenance (Monthly Fees)

Advantage Checking	\$7.00
Regular Checking *	\$10.00
Money Market Savings *	\$10.00
Business Non-Interest Checking *	\$10.00
Business Interest Checking *	\$15.00
Business Money Market Savings *	\$15.00
Association Checking	\$5.00

* If daily minimum balance is not maintained.

Account Service

Account Research / Reconciliation (One Hour Minimum)	\$30.00 Per Hour
Collection Item - Domestic	\$10.00
Collection Item - Foreign	\$20.00
Returned Deposit Item (Personal Check)	\$35.00
Returned Deposit Item (Third Party)	\$15.00
Account Closure Fee (Before 12 Months)	\$20.00
Reopen Membership (Within 12 Months)	\$10.00
Reopen Closed Account	\$5.00
Statement Copy	\$5.00
Mailed Paper Statement *	\$5.00
Returned Mail (Inaccurate Address)	\$5.00
Inaccurate Address (Per Month; Includes Email)	\$5.00

* Mailed Paper Statement fee is waived for members under the age of 18; members 65 years and older; and Association, Business and Trust Memberships.

Bill Pay

Expedited Bill Payment	\$10.00
Inter-Institutional Transfer	\$2.00
Overnight Check	\$15.00

Checking Account

Check Cashing (Non-member)	\$10.00
Check Cashing (Under \$100 Balance with No Other Service)	\$5.00
Check Copy	\$2.00
Check Printing	Varies By Style

Courtesy Pay *	\$30.00 per presentment
Non-Sufficient Funds	\$30.00 per presentment
Overdraft Protection Transfer	\$5.00
Stop Payment	\$35.00

* The Courtesy Pay fee is imposed for overdrafts created by checks, in-person withdrawals or by other electronic means (subject to opt-in by you).

Electronic Fund Transfer

Out-of-Network ATM - Balance Inquiry	\$3.00
Out-of-Network ATM	\$3.00
Same-Day Person-to-Person Payments	\$3.00
Same-Day ACH Origination	\$0.50
Wire Transfer - Domestic (Outgoing)	\$20.00
Wire Transfer - Foreign (Outgoing)	\$40.00

Loan Service

Credit Card Expedited Delivery (3-Day Delivery)	\$35.00
Credit Card Expedited Delivery (2-Day Delivery)	\$65.00
Credit Card Late Payment	Up to \$25.00
Credit Card Returned Payment	Up to \$25.00
Internal Refinance	\$100.00
Late Payment	5% of Payment Due
Loan Payment by Phone	\$3.00
Loan Payment by Website	\$3.00
Real Estate Loan Origination Fee	1% of Total Loan Amount (\$1,500 max)

Safe Deposit Box

Key Deposit	\$20.00
Change Lock/Drill Box	\$300.00
Safe Deposit Box	Varies By Size

Other Service

Account Levy, Lien, Garnishment	\$50.00 Plus Attorney Fees
Cash Advance Processing Fee	\$16.00
CD Early Withdrawal - Terms 12 Months or Less	90 Days Interest
Early Withdrawal - Terms Greater than 12 Months	180 Days Interest
Coin Machine	5% (Per Transaction)

Plastic Card

Expedited Delivery (3-Day Delivery)	\$35.00
Expedited Delivery (2-Day Delivery)	\$65.00
Plastic Card Replacement	\$5.00
Foreign Transaction	Up to 1.2%

Note: There is no limit on fees & charges assessed per day.