

## FEE SCHEDULE

(Effective 04/01/2025)

Membership.....	\$1.00
ATM, Debit Card, or Pin Replacement.....	\$10.00
ATM or Credit Card Account Reinstatement.....	\$20.00
ATM or Debit Dispute.....	\$25.00
Bad Address – Per month.....	\$5.00
Official Checks.....	\$1.00
Official Check Replacement.....	\$10.00
Check Cashing (for non-members).....	\$5.00
Coin Machine.....	6% for Non-Member
Credit Card Replacement.....	\$10.00
Courtesy Pay Fee/Overdraft coverage per Presentment.....	\$25.00
Dormant Acct Fee per Month after 12 months.....	\$5.00
Early Account Closure.....	\$10.00
Excessive Transfer Fee.....	\$5.00
Foreign Item Processing.....	\$10.00
Garnishment/Levy/Escheat Processing.....	\$50.00
Gift Cards.....	\$3.00
IRA Transfer Out.....	\$25.00
Loan Re-Write Fee to Lower Interest Rate.....	\$50.00
Loan Late Payment Fee Consumer & Credit Card	\$25.00
<b>Message Pay Convenience Fee.....</b>	<b>\$5.99</b>
<b>Message Pay NSF Fee.....</b>	<b>\$25.00</b>
MMA Excessive Withdrawal.....	\$25.00
Money Order (each).....	\$1.50
Mortgage Re-Write.....	Cost plus \$200.00
Non Member Notary per Document.....	\$10.00
**NSF-Draft/ACH/POS Fee Paid or Returned per Presentment.....	\$25.00
<b>Paper Statement Fee.....</b>	<b>\$2.00</b>
Research & Corrective Balancing (hourly rate)....	\$15.00
Returned Deposit Item.....	\$15.00
<b>Same Day ACH Origination Service.....</b>	<b>\$25.00</b>
Share Draft Copy.....	\$3.00
Share Draft Reinstatement.....	\$20.00
Statement Copy per statement <5 yrs old.....	\$5.00
Statement Copy per statement >5 yrs old.....	\$10.00
Stop Payment Order - Draft/ACH/EFT.....	\$25.00
Transaction Copy or History per page.....	\$1.00
Wire Transfers – Domestic (Each)(Outgoing).....	\$20.00
Wire Transfers – Foreign (Each)(Outgoing).....	\$75.00
Wire Transfers – Domestic (Each)(Incoming).....	\$5.00
Wire Transfers – Foreign (Each)(Incoming).....	\$25.00

\*\*An overdraft occurs when you do not have sufficient available funds in your account to pay a presentment. The available balance is the ledger balance minus any deposits or withdrawals that are on hold or presentments that have been preauthorized but not yet been presented for final payment for your account.

