



# Fee Schedule

*effective 4/1/2025*

Membership .....	\$1.00
ATM, Debit Card or PIN Replacement ..	\$10.00
ATM or Credit Card Account Reinstatement..	\$20.00
ATM & 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 Account Fee per Month-after 12 months .....	\$5.00
Early Account Closure .....	\$10.00
Excessive Transfer Fee .....	\$5.00
Foreign Item Processing .....	\$10.00
Returned Deposit Item .....	\$15.00
Garnishment/Levy/Escheat Processing .....	\$50.00
Loan Re-write Fee to Lower Interest Rate .....	\$50.00
MessagePay Convenience Fee .....	\$5.99
MessagePay NSF Fee .....	\$25.00
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
<b>Same Day ACH Origination Services.....</b>	<b>\$25.00</b>
Share Draft Copy .....	\$3.00
Share Draft Reinstatement .....	\$20.00
Statement Copy per Statement <5 years old .....	\$5.00
Statement Copy per Statement >5 years old .....	\$10.00
Stop Payment Order -Draft/ACH/EFT..	\$25.00
Transaction Copy or History per Page .....	\$1.00
IRA Transfer OUT .....	\$25.00
Loan Late Payment Fee (Consumer & Credit Card) .....	\$25.00
Gift Cards .....	\$3.00
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.