

Account Related Fees	Fee	Occurrence
Account Closing (Closed within 90 days)	\$25.00	Each
Account Reconciliation	\$25.00 per hour (min 1 hour)	Each
Coin Acceptance Fee	2% of coin value	Each
Currency Transaction Fee (Cash withdrawals over \$5,000)	\$1.10/ \$1,000	Each
Courtesy Pay	\$25.00	Each
Escheated Account Fee	\$50.00	Each
Inactive Account (After 12 months without activity)	\$5.00	Per Month
Money Market Below Minimum Balance	\$10.00	Per Month
Money Market Excess Withdrawal (After 6 per month)	\$10.00	Each
NSF/Overdraft Items	\$25.00	Each
Overdraft Transfer – (from savings) after 3 per month	\$5.00	Each
Overdraft Transfer (Manual)	\$10.00	Each
Overdrawn Fee - Item Paid (ACH, Check, ATM, POS)	\$25.00	Each
Paper Statement Fee	\$5.00	Per Month
Return Deposit Items	\$10.00	Each
Return Deposit (Member Originated)	\$25.00	Each
Share Account Below Minimum	\$5.00	Per Month
Share Draft Copy	\$5.00	Each
Statement Copy	\$5.00	Each
Stop Payment	\$35.00	Each
Merchant Bag	\$12.00	Each

Credit Card Fees	Fee	Occurrence
Credit Card Draft Copy	\$15.00	Each
Credit Card Late Fee	Up to \$25.00	Each
Credit Card Replacement	\$10.00	Per Card
Credit Card Rush Order	\$60.00	Per Card

Electronic Service Fees	Fee	Occurrence
ACH Origination - Incoming	Free	Each
ACH Origination - Outgoing	\$10.00	Each
ACH Stop Origination	\$10.00	Each
ATM NSF or Empty Envelope Deposit	\$35.00	Each
ATM and VISA Debit Replacement Card	\$10.00	Each
Bill Pay Stop Payment Fee	\$35.00	Each
Inbound Wire Fee	\$10.00	Each
International Incoming Wire	Costs	Each
Outgoing Wire - Domestic	\$20.00	Each
Personalized Debit Card (Pickup)	\$10.00	Each
Personalized Debit Card (Mailed)	\$15.00	Each
Visa Debit Draft Copy	\$15.00	Each
Visa Debit Excessive ATM Withdrawals (After 5 per month)	\$1.00	Each
Visa Debit Pin Changes	Free	Each
VISA Debit Gift Card - Purchase, Pre-Paid Debit	\$5.00	Each

Visa Debit International Transaction Fee	Pass Through	Each
Visa Debit Rush Order	\$50.00	Per Card

General Fee	Fee	Occurrence
Address Change Notification from Post Office	\$5.00	Each
Bill Payment	Free	Each
Collection Item	\$20.00 plus costs	Per Item
Encoding Error Manual Post (Check, MICR, ACH, Debit)	\$7.00	Each
Foreign Item Collection Charges	\$25.00 plus costs	Each
Garnishment Levy/Legal Processing Fee	\$50.00	Each
Medallion Signature Guarantee	\$10.00	Per Document
Notary (Non-Member)	Customary Service Charge	Each
Official Check (Copy)	\$5.00	Each
Official Check Fee (First one free per day)	\$2.50	Each
Research Fee	\$25.00	Per Hour
Required Prime Share	\$5.00	Each

Corporate Business Account	Fee	Occurrence
<b>Includes:</b> Corporations, LLC's, Partnerships and all other business types that do not have a non-profit status.		
Business Account Maintenance Fee (Waive if average daily balance is \$5,000 or greater)	\$15.00 <sup>1</sup>	Per Month
Cleared Items (0-50)	Free	Per Month
Cleared Items (51 - 100)	\$.20 <sup>1</sup>	Per Item
Cleared Items (101 plus)	\$.30 <sup>1</sup>	Per Item

Sole Proprietorship/DBA	Fee	Occurrence
Business Account Maintenance Fee (Waive if average daily balance is \$5,000 or greater)	\$7.50 <sup>1</sup>	Per Month
Cleared Items (0-50)	Free	Per Month
Cleared Items (51 plus)	\$.15 <sup>1</sup>	Per Item

<sup>1</sup> Fees waived for non-profit business with proof of tax exempt EIN.