

No-Fee Services	Fee	Occurrence
ACH Originations - Incoming	Free	
Automated Phone Response (TellerPhone)	Free	
Bill Pay	Free	
Direct Deposit	Free	
Email and Text Alerts	Free	
eStatements	Free	
GO Checking with eStatements	Free	
Initial VISA Debit Card	Free	
Financial Services & Retirement Consultation	Free	
Mobile Banking	Free	
Non-Business Coin Counting	Free	
Online Banking	Free	
Overdraft Protection	Free	

Account Related Fees	Fee	Occurrence
Account Closing (Closed within 90 days)	\$5.00	Each
Debit Card International Transaction Fee	Pass Through	Each
Escheated Account Fee	\$50.00	Each
Excessive Withdrawals from Savings (After 6 per month)	\$5.00	Each
Holiday Share Withdrawal Fee (Except on November 1 st)	\$5.00	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 Fee - Item Paid/Unpaid (ACH, Check, ATM, POS)	\$25.00	Each
Overdraft Transfer (Manual)	\$10.00	Each
Overdrawn Fee - Item Paid (ACH, Check, ATM, POS)	\$25.00	Each
Paper Statement Fee ¹	\$5.00	Per Month
Premium Checking - Super Shopper	\$5.00	Per Month
Premium Checking - Total Travel	\$5.00	Per Month
Premium Checking - Truly Superior	\$8.00	Per Month
Return Deposit (3 rd Party)	\$10.00	Each
Return Deposit (Member Originated)	\$25.00	Each
Return Check/Item (Loan Payment)	\$25.00	Each
Share Account Below Minimum	\$5.00	Per Month
Statement Copy (Free online)	\$5.00	Each
Stop Payment Fee (Share, Check, ACH, Official Check)	\$35.00	Each
Summer Bridge Withdrawal Fee (Except on June 1 st)	\$5.00	Each
Verification of Deposit	\$10.00	Each

Credit Card Fees	Fee	Occurrence
Credit Card Draft Copy	\$15.00	Each
Credit Card International Transaction Fee	Pass Through	Each
Credit Card Late Fee	\$25.00	Each

¹ Fee waived for primary member under age 18 or 65 and over or has an open loan product

Credit Card Fees	Fee	Occurrence
Credit Card Replacement	\$10.00	Per Card
Credit Card Rush Order	\$60.00	Per Card
Credit Card Statement Copy Fee (Free online)	\$5.00	Each

Electronic Service Fees	Fee	Occurrence
ACH Origination - Outgoing	\$10.00	Each
ACH Stop Origination	\$10.00	Each
ATM Card Monthly Maintenance Fee (Per card)	\$1.00	Per Month
ATM Excessive Withdrawal Fee (After 5 per month)	\$1.00	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
Check/Draft Copy	\$5.00	Each
Debit Card Draft Copy	\$15.00	Each
Debit Card Excessive ATM Withdrawals (After 5 per month)	\$1.00	Each
Debit Card International Transaction Fee	Pass Through	Each
Debit Card Rush Order	\$50.00	Per Card
Inbound Wire Fee	\$10.00	Each
International Incoming Wire	Costs	Each
Outgoing ezTransfer	\$2.00	Each
Outgoing Wire - Domestic	\$20.00	Each
Personalized Debit Card	\$10.00	Each
VISA Gift Card - Purchase, Pre-Paid Debit	\$5.00	Each

General Fees	Fee	Occurrence
Address Change Notification from Post Office	\$5.00	Each
Check Cashing Fee (Non-Member cashing or converting to an Official Check)	1%-\$5 min/\$15 max	Each
Check Cashing Fee (Savings only with a balance less than \$250)	\$5.00	Each
Counter Checks (First 5 free)	5/\$1.00	Each
Extension Fee	\$50.00	Each
Foreign Collection Item Charges	\$25.00 plus costs	Each
Garnishment Levy/Legal Processing Fee	\$50.00	Each
Medallion Signature Guarantee	\$10.00	Per Item
Official Check Fee (First one free per day)	\$5.00	Each
Research Fee	\$25.00	Per Hour
Skip A Pay	\$25.00	Each

Safe Deposit Box Fees	Fee	Occurrence
3x5 - 10x10 (Depending on box size)	\$20.00 - \$100.00	Per Year
Safe Deposit Box Missing Key or Drilling Fee	\$150.00	Each

Fee does not include sales tax. Sales tax varies by branch location.

Health Savings Account Fees	Fee	Occurrence
HSA Dormant Inactive Fee	\$5.00	Per Month
HSA Monthly Service Fee ² (Balance of less than \$500)	\$7.00	Per Month
HSA Monthly Service Fee ² (Balance of \$500-\$1000)	\$5.00	Per Month

²Monthly Service Fee waived if enrolled in eStatements, Bill Pay, and Direct Deposit