



FEE SCHEDULE
Effective 01/01/2017

ACCOUNT SERVICE FEES

Checking Account Fees	
Courtesy Pay/NSF/Return	\$30.00/item
Stop Payment	\$25.00/item
Deposited Item Returned	\$7.00/item
Check Copy Fee	\$1.00/item
Temporary Check	\$1.00/item (first 5 free)
Account Reconciliation Fee	\$25.00 per hour; 1 hour minimum
Business Checking	\$10.00 per month
Electronic Funds Transfer (EFT) Fees	
Courtesy Pay/NSF/Return	\$30.00/item
Stop Payment	\$25.00/item
Debit Card Overdraft Fee (opt in required)	\$30.00/item
Debit Card Replacement Fee (if lost/stolen/damaged)	\$10.00
Debit Card Next Day Shipping Fee	\$50.00
Service Fees (applicable to all accounts)	
Account Research Fee	\$25.00 per hour; 1 hour minimum
Statement Copy Fee	\$2.00 per month
Wire Transfer Fee (outgoing)	\$20.00 per transaction
International Wire Transfer Fee (outgoing)	\$40.00 per transaction
Western Union Fee (outgoing)	\$17.00 per transaction
Teller Check Fee	\$3.00 per check (payable to member FREE)
Money Order Fee	\$2.00/item
Check Cashing Fee (member with no checking account)	\$5.00/item
Check Cashing Fee (non-member)	2% of check total (\$5.00 minimum)
Gift Card	\$2.00/card
ECM – loan payment with debit/credit card	\$7.50 per transaction
Close membership account within 90 day of opening	\$15.00
Credit Card Replacement Fee (if lost/stolen/damaged)	\$10.00
Credit Card PIN Replacement Fee	\$3.00
Dormant Account Fee (after 12 months inactive)	\$5.00 per month
Returned Mail Processing Fee	\$3.00
Coin Counting Fee (if total exceeds \$100)	1% of total/\$5.00 min
IRA Close Fee, if closed within 180 days of opening	\$100.00
Mortgage Application Fee	\$25.00
Notary Services (non-members only)	\$6.00 per signature/\$1.00 each additional signature