

Effective Date: May 1, 2024

Deposited Check Returned	\$35.00	Per Item
Non-Sufficient Fund ACH ATM CK PH WB	\$35.00	Per Item Per Time
* Incoming Wire Transfer	\$10.00	Per Item
Incoming Wire Error	\$25.00	Per Item
* Outgoing Wire Transfer	\$25.00	Per Item
* Certified Check	\$10.00	Per Item
* Money Order	\$4.00	Per Item
* Checks Issued or Mailed	\$5.00	Per Check
* Check Cashing Fee if no Checking acct	5%, \$10.00 minimum	Per Check
* Account History Print Out	\$5.00	Per Item
* Statement Copies	\$5.00	Per Statement
* Phone Inquiries (Balances, etc.)	\$3.50	Per inquiry
Inactivity Fee (1 year of inactivity with less than \$250	O on deposit) \$9.95	Per Quarter
Excessive Withdrawal Fee (SH)	\$10.00	After 8th WD
* Stop Payment on Check, ACH	\$35.00	Per Order
Account Research (1hr minimum)	\$30.00	Per Hour
Close Share within 90 days of opening	\$35.00	On Closing
SH under \$5 with no other services	\$5.00	Per Incident
ATM Withdrawal from Share (maximum \$200/day)	\$3.00	Per Withdrawal
Inquiry at Foreign ATM	\$1.00	Per Inquiry
Replacement of ATM/Debit Card	\$15.00	Per Card
ECM by Phone or Web	\$15.00/Phone \$10.00/Web	Per Payment
Mail Returned Fee	\$7.50	Per Month
Mailed Receipt Fee	\$2.00	Per Mailing
Safe Deposit Late Payment Fee	\$25.00	Per Incident
Garnishment Fee	\$50.00	Per Incident
Checking, Money Market		
Overdraft transfer from shares	\$5.00	Per Transfer
Privilege Pay Overdraft Protection	\$30.00	Per Item Per Time
** Copy of a Paid Item	\$3.50	Per Copy
Temporary Check Issued	\$5.00 for 1st, \$1 ea. additional	Per Sheet of Four
Check Reorder by Phone	\$5.00	Per Order
! Monthly Service Fee (Business Checking)	\$25.00	Per Month
Monthly Service Fee (CK)	\$9.50	Per Month
Service Fee after First 10 Items (CP)	\$2.00	Per Item
Reopen Checking account with new account #	\$25.00	Per Item
Annual Safe Deposit Rental Fees		
$3 \times 5 \times 24 = \$30.00 \cdot 3 \times 10 \times 24 = \$45.00 \cdot 5 \times 10 \times 24 = \$50.00 \cdot 10 \times 10 \times 24 = \$65.00 \cdot \text{Locker} = \95.00		
* Accounts with an average Deposit cumulative balance in excess of \$5,000 or with a CD Checking		

Accounts with an average Deposit cumulative balance in excess of \$5,000 or with a CD Checking account are exempt from or pay a reduced fee.** Members are entitled to a free copy of three paid Items in each statement period. Represents a Change in Terms.