

## Schedule of Fees and Charges

### Share Saving Account Fees

Closing within 90 days	\$20.00
Account Re-open (within 6 months)	\$10.00
Monthly Dormant Account (no activity for 1 year on balances below \$100)	\$5.00

### Checking Account Fees

Overdraft Transfer	\$7.00
Check Copy – staff retrieval	\$5.00
Statement Copy – staff retrieval	\$5.00
Certified Check	\$20.00
Temporary Checks	\$2.00
NSF Fee	\$35.00
Uncollected Check Fee	\$35.00
Courtesy Pay Fee	\$35.00
Return Deposited Item	\$17.00
Stop Payment – available funds	\$15.00
Stop Payment – unavailable funds	\$35.00
ACH Stop Payment – available funds	\$15.00
ACH Stop Payment – unavailable funds	\$35.00
ACH Revocations	\$20.00
Foreign Draft Collection	\$25.00

### Club Account Fees

Early Withdrawal Fee	\$20.00
Inactive IRA Account Fee (after 1 year and account balance is under \$500.00)	\$25.00

### Money Market Account Fees

Monthly Service Fee (if minimum balance is not maintained)	\$10.00
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### IRA Fees

Early Withdrawal (pre 59 ½)	\$50.00
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### Other Service Fees

Account Research	\$30.00 per hour
ATM/Visa Replacement Fee	\$10.00
ATM/Visa PIN Replacement Fee	\$5.00
ATM/Visa Rush Order Fee	\$30.00
Bad Address Fee	\$5.00
Copy of Cashier Check	\$5.00
Escheat Fee	\$50.00
Money Order Fee	\$2.00
Visa Gift Card Fee (up to \$500.00)	\$3.00
Visa Gift Card Fee (over \$500.00)	\$4.00
Visa Travel Card Fee	\$5.00
Visa Reloadable Card Fee	\$5.00

## Schedule of Fees and Charges (*continued*)

### Other Service Fees (*continued*)

Domestic Wire Outgoing	\$15.00
Domestic Wire Incoming	\$5.00
International Wire Outgoing	\$35.00
International Wire Incoming	\$15.00
Cashier Check Stop Payment	\$20.00
Money Order Stop Payment	\$20.00
Bill Pay Item Stop Payment	\$25.00
Notary (non-member)	\$20.00
Incorrect TIN/EIN	\$50.00
Levy Fee	\$50.00
Coin Counting (non-member)	5%
Paper Statement Fee	\$2.00
Online Payment Fee	\$3.00

### Loan Fees

Application Fee	\$10.00
Late Payment (after 10 days)	\$25.00
Visa Late Payment (after 5 days)	\$25.00
Statement Copy	\$5.00
Document Copy	\$5.00

### Home Equity Fees

Application Fee	\$250.00
Closing Fees None Recoupment Fee (if paid within 3 yrs.)	\$300.00
HELOC Annual Fee	\$35.00

### ATM Fees

Withdrawal/Transfer/Inquiry (after 6 free per month)	\$1.00 per item
ATM Overdraft Fee	\$35.00

### Safe Deposit Fees

Lost Key Fee	\$30.00
Box Drilling	Market
Late Fee (over 30 days)	\$15.00
5 x 5 Box Annual Rent	\$50.00
3 x 10 Box Annual Rent	\$55.00
5 x 10 Box Annual Rent	\$80.00
10 x 10 Box Annual Rent	\$100.00

