



SCHEDULE OF FEES AND CHARGES

October 1, 2016

Check Returns

Insufficient Funds	\$30.00
Uncollected Funds	\$30.00
Deposits/Payments/Other	\$4.00
Under 18 or over 65 years old	\$5.00

ACH Returns

Insufficient Funds	\$30.00
Uncollected Funds	\$30.00

ACH Transactions

Phone Pay Transactions	\$20.00
Recurring ACH Payments	Free

Overdrawn Accounts

Account Overdrawn	\$20.00
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Overdraft Transfer Fee

Regular Share/Money Market	\$3.00
Debitor ACH Revocation	\$20.00

Stop Payment Orders

.....	\$30.00
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Check Withdrawal Payable to Second Party

.....	\$2.00
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ATM / Debit Cards

Reissue of Lost/Stolen Cards	\$20.00
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TRADITIONAL CHECKING/SHARE ACCOUNTS

Fees at Non-Credit Union ATM's:

Withdrawals/Transfers/Inquires	\$1.00
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Preferred Checking

Free unlimited ATM transactions at Credit Union ATM's if balance falls within required tiers. 10 Free ATM transactions per month at Foreign ATM's provided balance falls within required tiers. If balance falls below \$500 and any other tier up to \$10,000+. Traditional Checking Account ATM fees apply. Totally free if member has direct deposit and maintains required tiered balances.

Preferred Gold Checking

\$15,000 minimum balance required.
 If Minimum daily balance falls below \$15,000 monthly service fee\$35.00
 Totally free if member has direct deposit
 and maintains \$15,000 minimum balance.

Business Checking

No Minimum Balance	Free
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Online Banking

Bill Payer (monthly fee)	Free
eStatements (monthly fee)	Free
Stop Payment on Bill Payer	\$20.00

Wire Transfers

Incoming Domestic	Free
Incoming International	\$40.00
Outgoing Domestic	\$25.00

Money Orders

.....	\$3.00
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Official Bank Checks

.....	\$2.00
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Escheat-fee (non refundable)

.....	\$50.00
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Tax Levy/Subpoenas/Attachments

.....	\$50.00
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Duplicate Statements and/or Checks

First 3 pages	\$5.00
Each additional page	\$1.00

Account Research and/or Reconciliation

Hourly Charge	\$20.00
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Club Accounts

Early Withdrawals	\$12.00
IRA Transferor Close	\$50.00

Dormant Account (per year)

(applies to checking, moneymarket and regular savings inactive
 for more than one year with balances less than \$250.)\$12.00

Single Account Relationship and Balance below \$100 (monthly fee)

.....	\$5.00
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PRODUCTS AND SERVICES

NOW Checking Accounts
Overdraft Protection
Savings Accounts
Money Market Accounts
Term Certificates
Various/Christmas Club
Vacation Club
Fuel Club
Business Checking Accounts
Mortgage Loans
Home Equity Lines of Credit
New & Used Vehicle Loans
Personal Loans
Unsecured Personal Line of Credit
Share Secured Loans
InfoWorks (Audio Response)
ATM/Debit MasterCard
Direct Deposit (ACH)
24 Hour ATM Machine
Payroll Deduction
Notary Public
Medallion Stamp

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HOURS OF OPERATIONS

Monday, Tuesday & Wednesday
8:00 a.m. - 4:00 p.m.
Thursday
8:00 a.m. - 6:00 p.m.
Friday
8:00 a.m.— 4:00 p.m.
Saturday
9:00 a.m. - 12:00 p.m.

