

Schedule of Fees and Charges

Effective 04/01/2019

Check Returns		Business Checking	
Return Item/Insufficient Funds	\$30.00	No Minimum Balance	Free
Uncollected Funds	\$30.00	Online Banking	
Deposits/Payments/Other	\$4.00	Bill Payer (monthly fee)	Free
Under 18 or over 65 Years Old	\$5.00	Stop Payment on Bill Payer	\$20.00
		eStatements (monthly fee)	Free
ACH Returns		Loan Pay (convenience fee)	\$10.00
Insufficient Funds	\$30.00	Wire Transfers	
Uncollected Funds	\$30.00	Incoming Domestic	Free
ACH Transactions		Incoming International	\$40.00
Phone Pay Transactions	\$10.00	Outgoing Domestic	\$25.00
Recurring ACH Payments	Free	Money Orders	\$3.00
Overdrawn Accounts		Official Bank Checks	\$2.00
Accounts Overdrawn	\$20.00	Escheat Fee/Abandoned Property	\$50.00
Overdraft Transfer Fees		Duplicate Statements and/or Checks	
Regular Share/Money Market	\$3.00	First 3 Pages	\$5.00
Debitor ACH Revocation	\$20.00	Each additional page	\$1.00
Overdraft Privilege		Account Research and/or Reconciliation (Hourly)	\$20.00
Overdraft Privilege Fee (Items honored)	\$30.00	Club Accounts (Holiday, Vacation and Fuel)	
The fee applies to overdrafts "created by check, in-person withdrawals, or other electronic means," as applicable		Early Withdrawals	\$12.00
Stop Payment Orders	\$30.00	IRA Transfer or Close	\$50.00
Stop Payment Orders 65 and Over	Free	Dormant Accounts (per year)	
ATM/Debit Cards		Applies to Checking, Money Market, and regular savings inactive for more than one year with balance less than \$250.00	\$12.00
Reissue of Lost/Stolen Cards	\$20.00	Single Account Relationship and Balance below \$100.00 (monthly fee)	\$5.00
Traditional Checking/Share Account		Tax Levy/Subpoenas/Attachments	\$50.00
Fees at Non-Credit Union/Foreign ATM Transaction			
ATM's: Withdrawals/Transfers/Inquires	\$1.00		
Fees at Non-Credit Union/Foreign ATM Transaction			
ATM's: Withdrawals/Transfers/Inquires	\$2.50		
Preferred Checking Account - Minimum Required Daily Balance \$500.00			
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			
Preferred Gold Checking Account - Minimum required Daily Balance \$15,000.00			
Unlimited ATM transactions at Credit Union ATM's and Foreign ATM's, if required balance is maintained tiers			
If balance falls below \$35,000 and any other tier up to \$10,000+.			
Traditional Checking Account ATM fees apply			
If minimum daily balance falls below \$15,000, a monthly service fee will be applicable.	\$35.00		



DEDICATED TO OUR MEMBERS. INVESTED IN OUR COMMUNITY.

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