

# Schedule of Fees

## Effective 12/01/2019

<b>Check Returns</b>		<b>Business Checking</b>	
Return Item/Insufficient Funds	\$30.00	No Minimum Balance	Free
Uncollected Funds	\$30.00		
Deposits/Payments/Other	\$4.00	<b>Online Banking</b>	
Under 18 or over 65 Years Old	\$5.00	Bill Payer (monthly fee)	Free
		Stop Payment on Bill Payer	\$20.00
<b>ACH Returns</b>		eStatements (monthly fee)	Free
Insufficient Funds	\$30.00	Loan Pay (convenience fee)	\$10.00
Uncollected Funds	\$30.00		
<b>ACH Transactions</b>		<b>Wire Transfers</b>	
Phone Pay Transactions	\$10.00	Incoming Domestic	Free
Recurring ACH Payments	Free	Incoming International	\$40.00
		Outgoing Domestic	\$25.00
<b>Overdrawn Accounts</b>		<b>Money Orders</b>	\$3.00
Accounts Overdrawn	\$20.00		
<b>Overdraft Transfer Fees</b>		<b>Official Bank Checks</b>	\$2.00
Regular Share/Money Market	\$3.00		
Debitor ACH Revocation	\$20.00	<b>Escheat Fee/Abandoned Property</b>	\$50.00
<b>Overdraft Privilege</b>		<b>Duplicate Statements and/or Checks</b>	
Overdraft Privilege Fee (Items honored)	\$30.00	First 3 Pages	\$5.00
The fee applies to overdrafts "created by check, in-person withdrawals, or other electronic means," as applicable		Each additional page	\$1.00
<b>Stop Payment Orders</b>	\$30.00	<b>Account Research and/or Reconciliation (Hourly)</b>	\$20.00
<b>Stop Payment Orders 65 and Over</b>	Free	<b>Club Accounts (Holiday, Vacation and Fuel)</b>	
<b>ATM/Debit Cards</b>		Early Withdrawals	\$12.00
Replacement Cards	\$10.00	<b>IRA Transfer or Close</b>	\$50.00
<b>Traditional Checking/Share Account</b>		<b>Dormant Accounts (per year)</b>	
Fees at Non-Credit Union/Foreign ATM Transaction		Applies to Checking, Money Market, and regular savings inactive for more than one year with balance less than \$250.00	\$12.00
ATM's: Withdrawals/Transfers/Inquires	\$1.00	<b>Maintenance Service Charge</b>	\$2.50
Fees at Non-Credit Union/Foreign ATM Transaction		Single Account Relationship	
ATM's: Withdrawals/Transfers/Inquires	\$2.50	Balance below \$100.00 (monthly fee)	
<b>Preferred Checking Account - Minimum Required Daily Balance \$500.00</b>		<i>To Avoid Maintenance Service Charge:</i>	
Unlimited ATM transactions at Credit Union ATM's if balance falls within required tiers		Minimum Balance \$100.00 or more; or	
10 Free ATM transactions per month at Foreign ATM's provided balance falls within required tiers		More than 1 Open Relationship Account, and daily balance greater than \$0.01 cents	
If balance falls below \$500 and any other tier up to \$10,000+.		<b>Tax Levy/Subpoenas/Attachments</b>	\$50.00
Traditional Checking Account ATM fees apply			
<b>Preferred Gold Checking Account - Minimum required Daily Balance \$15,000.00</b>			
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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