

FEE SCHEDULE

Effective November 17, 2021

Checking Account Fees:

| | |
|---|--|
| NSF | \$35 per item |
| ATM Overdraft | \$35 per item |
| ATM Chargeback fee | \$25 per item |
| ATM/Debit Card Replacement card fee | \$10 per card |
| Overdraft transfer | \$3 per transfer |
| Stop Payment Member Check and/or ACH item | \$35 per item |
| Stop Payment Bank Check | \$40 per item |
| Debit Card Overdraft (Courtesy) | \$35 per item |
| Checking Account Management | \$30 per hour, 1 hour minimum, \$5 per month after 6 months |
| ATM Fee at another institution | \$1 per withdrawal or inquiry |
| New ATM/Debit Card Pin | \$5 per request |

EFT Fees:

| | |
|---|--------------------------|
| ACH Overdraft | \$35 per item |
| Bill Pay Rush Payment Overnight | \$34.95 per item |
| Bill Pay Rush Payment 2 nd day | \$29.95 per item |
| Bill Pay Rush Payment Electronic Rush | \$6.95 per item |
| ATM Surcharge fees | As applicable per vendor |

Other Service Fees:

| | |
|---|----------------------------------|
| Account Reconciliation | \$30 per hour, 15 minute minimum |
| Account Research | \$30 per hour, 15 minute minimum |
| Cashier's Check | \$5 each, 1 per day for Free |
| Deposit Item Return | \$10 per item |
| Dormant Account (adults) | \$5 per month balance <\$100 |
| Copy of Check | \$5 per item |
| Fax – limit of 3 pages | Free |
| Notary Service | Free to members |
| Telephone Transfer | Free |
| Immediate close/reopen account | \$25 within 90 days |
| Returned Statement Fee | \$5 |
| Statement/Activity printout | \$5 |
| Photocopy less than 3 pages | Free |
| Check Cashing for Non-member | \$5 per item |
| 1098/1099 Reprint | \$5 |
| Wire Transfers Incoming – domestic only | Free |
| Wire Transfers Outgoing – domestic only | \$35 |
| Coin Count for Non-member | 5% of total amount |

Shared Branching Fees:

| | |
|-----------------|-------------------------------------|
| Cashier's Check | \$5 per check |
| Coin Counting | 5% of total amount unless deposited |

Lending

| | |
|------------------------------|---------------|
| Mortgage Record Satisfaction | \$50 per loan |
|------------------------------|---------------|