

Notice of Change in Fee Schedule
As of May 15, 2016, we are making amendments to our Fee Schedule.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means:
share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account activity printout (Current Month)	\$1.00 per page
Account balancing assistance	\$15.00 per hour plus \$1.00 per page
Account closed within 90 days of opening	\$10.00
Account research	\$15.00 per hour plus \$1.00 per page
ATM fee for using an ATM not owned by us or not in the ATM Zone or Transfund No Surcharge Networks	\$2.00
Bill Pay:	
Service Fees:	Free for first ten (10) transactions per month thereafter \$1.25 per transaction
Misc. product fees:	
Overnight fee	\$14.95
2 nd day fee	\$9.95 Standard, \$4.95 Economy
Charitable donations	\$1.99
Gift pay	\$2.99
Daily limits:	
Daily per day cap	\$2,500.00
Daily per item cap	\$1,500.00
Cashiers Checks (pick up or mail out) 60 years of age or older	\$3.00 3 per month free \$3.00 for each additional
Check Cashing Fee:	Charged if you only have a savings account and have less than a \$50 balance at the time the check is presented
\$25.00 & under	no charge
\$25.01 to \$500.00	\$3.00
Over \$500.00	1% of amount of check
Coin Processing	5% of amount
Copy of draft	\$3.00
Deposited checks (and other items) returned unpaid:	
Account owner/member	\$20.00
Non-account owner/member	\$10.00
Deposit verification (credit reference/mortgage payoff)	\$10.00
Dormant/Inactive accounts:	
Share accounts (no activity except dividends for 24 months or more)	\$5.00 per statement cycle
Share draft accounts (no activity for 6 months)	\$5.00 per month
Foreign currency	Actual Cost
Garnishments and IRS Levies	\$25.00
Gift Cards:	
Members	\$3.00
Non members	\$5.00
Limits:	
Minimum	\$25.00
Maximum	\$1,000.00
IRA annual service fee (for IRA maintenance)	\$15.00
Membership entrance fee	\$30.00
Money Order 60 years of age or older	\$1.50 3 per month free \$1.00 for each additional
Overdraft/C-Pay fee	\$30.00
Printout of Statement (Current Month)	\$1.00 per page
Replace ATM/debit card	\$5.00
Replace PIN for ATM/Debit card	\$5.00
Safe Deposit Boxes:	
3x10	\$30.00 per year
5x10	\$40.00 per year
10x10	\$70.00 per year
Safe Deposit Box Replacement Key	\$10.00
Safe Deposit Box Drilling	\$150.00 or actual cost whichever is greater
Share/Club Monthly Transaction Limitation	\$3.00 per transaction exceeding 6
Share Draft Account Fee	\$5.00 per month if balance falls below \$300.00
Stop Payments (draft, check or ACH)	\$30.00
Stop payments-cashier check (after 90 days)	actual cost
Telephone transfers	\$3.00
Temporary counter checks (maximum 10)	\$0.10 each
Undeliverable mail	\$5.00 per month
VISA manual disbursement access fee/Cash advance fee	\$5.00
Western Union wire transfer	\$25.00
Wire Transfers:	
Domestic Wire Transfer Incoming/Outgoing	\$10.00
Wire transfer rejected return	\$10.00
Foreign wire transfer-Incoming	\$10.00
Foreign wire transfer-Outgoing	\$30.00
Foreign wire transfer rejected	\$30.00