

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:	
Next Business Day (Overnight) Rush Check	\$34.95
Second Day Rush Check	\$29.95
Second Day Electronic Delivery	\$6.95
Charitable donations	\$1.99
Gift pay	\$2.99
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
Inactive accounts:	
Share accounts (balance below \$1,000) (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
Early Withdrawal Penalty CD & IRA	90 days dividends or minimum \$10.00
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	\$10.00
Money Order 60 years of age or older	\$1.50 3 per month free \$1.50 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

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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