

Fee Schedule

Savings Account Fees

Holiday Club Account Early Closure	\$25.00
Money Market Excess Withdrawal	\$5.00*
Savings Account Early Closure	\$25.00
Savings Excess Withdrawal	\$5.00*
Tiered Money Market Account Service	\$20.00
If minimum monthly balance is not maintained	
Vacation Club Excess Withdrawal	\$5.00
After one withdrawal per month	

Checking Account Fees

Checking Maintenance Fee	\$8.00/mo*
Check Copy	\$5.00 ea
Check Printing	Costs vary
Courtesy Pay	\$35.00 ea

See disclosure for additional terms & conditions

Premium Checking Maintenance Fee	\$10.00/mo*
Interim Statement/Screen Charge	\$1.00 ea
NSF/Uncollected (Non-Sufficient Funds)	\$35.00 ea
Overdraft Line of Credit Transfer	\$10.00 ea
Research Statement and Clearing Date	\$5.00 ea
Return Check Item	\$35.00 ea
Savings Overdraft Transfer	\$10.00 ea
Stop Payment	\$30.00 ea

Other Service Fees (Applicable to all Accounts)

Abandoned Property Processing Fee	\$150.00/acct
Account Research	\$20.00/hr
Account Verification	\$15.00 ea
ACH Return (Automated Clearing House)	\$35.00 ea
Assisted Call Account Transfer	\$5.00 ea
Assisted Call Loan Payment	\$5.00 ea
Copy of Statement	\$10.00 ea
Counter Check MICR Encoded	\$5.00 ea
Credit Card Document Copy	\$10.00 ea
Debit Card Replacement	\$5.00 ea
Deposit Item Return	\$15.00 ea
E-Statement De-Conversion	\$25.00
Foreign Check Collection	\$40.00
Gift Cards	\$3.95 ea
Advantage Pricing Members	
Inactive Account	\$20.00/qtr*
No activity for 1 year	
Legal Notices Posted	\$40.00 ea
Legal Process	\$150.00 ea
Legal Trust Review	\$250.00 ea

Other Service Fees (continued)

Loan Delinquent (15+ Days)	5% of pmt or \$25
Money Order	\$2.50 ea
Mortgage Payoff	\$75.00
Non-Member Check Cashing	\$10.00/check
Official Check to Third Party	\$8.00 ea
Returned Loan Payment	\$25.00 + NSF Fee
Returned Mail	\$10.00/piece
Urgent Item Copy (Overnight Service)	\$15.00 ea
Verification of Mortgage/Deposits	\$20.00 ea
Wire Transfer (Incoming)	\$15.00 ea
Wire Transfer (Outgoing - Domestic)	\$30.00 ea*
Wire Transfer (Outgoing - International)	\$75.00 ea*

Electronic Funds Transfer Fees

ATM Transaction with a Negative Balance	\$35.00 ea
Debit Card Transfer with Insufficient Funds	\$35.00 ea
Foreign Country ATM Transaction	\$3.00 ea
Non-Proprietary ATM Transaction	\$2.00 ea

Online Banking / Bill Pay Fees

Bill Pay 3 rd Party Investigation	\$35.00 ea
Bill Pay Investigation	\$20.00 ea
Bill Pay Stop Payment	\$35.00 ea
Bill Pay Inactivity (90 Days)	\$5.00/mo
Bill Payment with Insufficient Funds	\$35.00 ea
Copy of Check Issued through Bill Pay	\$35.00 ea
Online Banking Inactivity (90 Days)	\$5.00/mo

IRA Fees

IRA Annual Fee	\$25.00
Waived w/ total IRA min. balance of \$2,500	
IRA Close Out	\$25.00 ea
IRA Non-Auto RMD	\$75.00/yr
IRA Re-Conversion	\$25.00
IRA RMD via Check	\$25.00/check

* Indicates fee changes effective September 1, 2016