

Fee Schedule

Regular Savings Account Fees	
Close account within 6 months fee	\$5.00
Re-open account within 6 month fee	\$5.00
NSW & Stop Payment Fees	\$ 25.00 per item
Returned Check Deposit fee	\$ 25.00 per item
Consumer & Business Checking Account Fees	
NSW & Stop Payment Fees	\$ 25.00 per item
Returned Check Deposit Fee	\$ 25.00 per item
Basic Checking Account Service Fee (Waived with direct deposit or \$1,000 in savings)	\$ 5.00 per month
Check Copy fee	\$ 10.00 per check
Checking Cash Fee [Service available to members only]	
Check Cashing Fee if check amount is greater than available funds (Waived with direct deposit or \$1,000 in savings)	\$ 5.00 per check
Other Fees	
Cashier Check Fee	\$ 3.00 per cashier check
Official Checks < \$1,000.00 fee- 2 Free Per Month	\$ 7.00 per check
Replace Lost Official/Cashiers Check Fee	\$ 20.00 per check
Redeposit Stale Dated Official/Cashiers Check fee	\$ 20.00 per check

Loan fees (Are Non-Refundable)	
Approved Loan Processing fee (Excludes: Flex, Share Secured, Overdraft Protection, Lines of Credit, and Real Estate loans)	\$60.00
Flex Loan Advance Processing Fee	\$25.00
Flex oan Late Fee, if over 30 days late	\$35.00
December Skip-A-Payment Processing Fee	\$30.00
Late Fee, if loan is 11 days past due	5% of Payment
Purchase In house Credit Report	\$ 10.00 Each
Club Account Fees	
Christmas Club withdrawal before Nov. 1st	\$ 5.00 per withdrawal
Vacation Club withdrawal before June 1st	\$ 5.00 per withdrawal
Certificate of Deposit Early Withdrawal Penalty	
90 days of interest wether earned or not or \$20.00, whichever is greater	\$ 1.50 per transaction
ATM Card and Debit Card Fees	\$ 2.00 per transaction
Cash withdrawals and PIN based transactions	\$ 1.00 per inquiry
Deposits	\$ 20.00 per card
Balance inquires	\$ 35.00 per transaction

<i>Domestic Out-Going Wire Transfer Fee</i>	<i>\$ 35.00 per wire</i>
<i>Domestic in-Coming Wire Transfer Fee</i>	<i>\$ 10.00 per wire</i>
<i>Dormant Account Fee (25 months with no activity)</i>	<i>\$ 5.00 per month</i>
<i>Statement Reprint fee: 24 months free when (Members aged 70 and greater incur no reprint fee)</i>	<i>\$ 1.00 per page</i>
<i>Returned Mail Fee</i>	<i>\$ 5.00 per return</i>
<i>Letter of Verification Fee</i>	<i>\$ 2.00 each</i>
<i>Photocopying Fee</i>	<i>\$ 3.00 per page</i>
<i>1st Page Fax Fee. Additional pages \$1.00 each.</i>	<i>\$ 5.00 1st page</i>
<i>Notary Fee for Non-Members</i>	<i>\$ 10.00 per document</i>