



Fee Schedule

E-SERVICES

Speedy Access/Telephone Automated System	FREE
Virtual Branch/Online Banking	FREE
E-Statements	FREE
Bill Payer	FREE

MEMBER SERVICES

Member Share (Minimum Balance Required)	\$5.00
Membership Application Fee	\$5.00
Account Closure	\$5.00
Account History	\$1.00 per page
From Online Banking	FREE
Account Reconciliation / Research	\$30.00 per hour
Bad Address / Returned Mail	\$5.00 per month
Corporate Checks	\$3.00 per check
Dormant Account (No Activity For 18 Months)	\$5.00 per month
Statement / Monthly	\$2.00 per month
Statement Copies	\$1.00 per page
From Online Banking / E-Statements	FREE
Under 18 Years Old / 65 and Older	No Charge
Statement / Quarterly	\$2.00 per quarter
Statement Copies	\$1.00 per page
From Online Banking / E-Statements	FREE
Under 18 Years Old / 65 and Older	No Charge
Stop Payment On Corporate Check	\$25.00

CHECKING / SHARE DRAFT ACCOUNTS

Copy of Check/Draft (Within the Past 2 Years)	\$5.00 per check
From Online Banking	FREE
Copy of Check (Over 2 Years Old)	\$8.00 per check
Non-Sufficient Funds (NSF) / Uncollected Funds	\$35.00 per item
Personalized Checks	Varies with style chosen
Direct Deposit or 55 and Older	FREE
Replacement Check Re-Order Form	\$5.00
Returned Check / ACH Item	\$35.00 per item
Returned Deposited Check	\$20.00 per item
Stop Payment	\$25.00
(ACH Item, Single Check or Check Series)	
Second Chance Checking Account	\$25.00

VISA CHECK / DEBIT CARD

Card Replacement (Lost / Stolen)	\$7.00
Rush / Overnight Mailing	\$75.00
Maintenance	\$1.00 per month
Non-Sufficient Funds (NSF)/Overdrawn Account	\$35.00 per item
Empty ATM Deposit Envelope	\$25.00
Disputes (Denied)	\$15.00 each

VISA CREDIT CARD

Cash Advance	\$5.00
Late Payment (Assessed by VISA)	\$20.00
Returned Payment (Assessed by VISA)	\$20.00
Pay By Phone Payment	\$5.00
Pay Through Website - Online	FREE

LOANS

Application Fee	\$5.00
Extension Fee	No Charge
Late Payment	\$15.00
Modification Fee	\$25.00
Loan Payment Coupon Book Replacement Fee	\$5.00

WIRES

Outgoing Continental U.S.	\$30.00
Outgoing International	\$50.00
Incoming Wire	No Charge

INDIVIDUAL RETIREMENT ACCOUNT (IRA)

IRA Transfer Fee	\$25.00
(Excludes Member Financial Services)	

OTHER

Legal Order (Subpoena or Writ of Execution)	\$100.00
Domestic Relations & Levy	\$50.00
Gift Cards	\$1.00 each
Personal Document Copies(Member's Request)	\$1.00 per page
Personal Document Faxes(Member's Request)	\$1.00 per page

A fee may be imposed for either an EFT or a balance inquiry at an ATM by either the ATM operator or by any network used to complete the transfer.