

Fee Schedule

CHECKING ACCOUNT FEES				
			Early Membership Closure (less than 6 months)	\$10.00
Stop Payment	\$24.00		Additional Checking Account	\$7.00 monthly
Overdraft Fees from Savings	\$5.00 per occur/max 6 per month		Returned Statement (bad address)	\$7.00
Overdraft Fees from Quarter Plus	\$8.00 per occurrence		MISCELLANEOUS FEES	
Insufficient Funds(NSF)	\$24.00 per item		Deposited Item Return	\$10.00 per item
Check Printing	varies by style		Deposited Item Return (Your Bank)	\$25.00 (drawn on members 2nd account elsewhere)
Temporary Checks	\$2.00 book of 12		Collection Items-Incoming	\$10.00 per item
Photocopy Check	\$2.00 per copy		Check Cashing	\$3.00
Checking Account History (FREE via Internet Banking & E-statements)	\$3.00 (since last st.)		Cashier's Checks (free with balance >\$10,000)	\$3.00
Statement Reconciliation	\$20.00 per hour		Wire-Outgoing	\$15.00 per wire
Bill Payment-Internet (15 items per month)	\$5.95 per month		Wire-Incoming (waived on account bal >10K)	\$10.00 per wire
Bill Payment Excessive Item	\$0.40 per item		Western Union (US)	\$25.00 per wire
Bill Payment ACH-Debit NSF	\$24.00 per item		Western Union (International)	\$50.00 per wire
Bill Payment Stop Payment & Reissue	\$24.00 per item		Bill Payment –Manual	\$2.75 each item
Corporate Check Collection	\$20.00 per item		Mastercard Replacement	\$15.00
Budget Draft Service Charge (free with avg daily bal >\$750)	\$4.95 per month		Credit Research (cost per creditor)	\$10.00
Classic Checking Service Charge (free with avg daily bal >\$750)	\$4.95 per month		Account Research or Recon	\$20.00 per hr (\$20.00 min)
Investor Checking Service Charge (free with combined daily bal >\$10k)	\$9.95 per month		Garnishment/Levy	\$50.00
DEPOSIT ACCOUNT FEES			Stock Transfer (Bal > \$10,000 10% discount)	\$50.00 per company
New Member	\$5.00 one time		Loan Late Payment	5% of pmt (min \$10 max \$40)
Excessive Savings Withdrawals	\$5.00/2 free per month		Loan Payoffs-Written	\$10.00
Excessive Quarter Plus Withdrawals	\$10.00 each (3 free)		Loan Extension	10% of pmt
HSA/IRA Account Closing	\$30.00		Skip-Payment	10% of Payment \$8min/\$35max
HSA/IRA Accounts (Less than <\$1,000 on 12/31)	\$15.00		Medallion Stamp & Notary Service	Free for Members
IRA Self-Directed Brokerage Accounts	\$30.00 annually		Cash advance MasterCard	3% of amt/\$10 min
Dormant Account fee (2 years no activity, bal <\$200)	\$5.00 per month		MasterCard Late Payment	\$20.00
Draft Inactivity fee (bal<\$200, 90 days no activity)	\$5.00 per month		Mastercard Returned Check	\$24.00

Mastercard Pay by Phone	\$10.00		SAFE DEPOSIT BOX FEES	
CHECK CARD & ATM FEES			Safe Deposit Box – Initial Setup	\$3.00
ATM Balance Inquires	\$1.00 each		Safe Deposit Box – Lost Key	Cost
ATM Transfers	\$1.00 each		Safe Deposit Box 2x5	\$13.00 Annually
Check Card	\$2.00 per month		Safe Deposit Box 3x5	\$16.00 Annually
ATM Replace/Extra ATM Card (savings only members)	\$10.00		Safe Deposit Box 3x10	\$28.00 Annually
ATM /PIN BASED Excessive Withdrawals (after 5)	\$1.50		Safe Deposit Box 4x10	\$33.00 Annually
			Safe Deposit Box 5x10	\$38.00 Annually
			Safe Deposit Box 6x10	\$45.00 Annually
			Safe Deposit Box 10x10	\$71.00 Annually
RELOADABLE CARD FEES				
Issuance Fee	\$5.00 per card			
TRAVELERS CHEQUE				
Traveler's Cheques (free for accts with balances >\$10,000)	1% of the value			
Travelers Cheque Gift Card	\$4.25 each			