

Fee Schedule

Effective September 1, 2016

Share Account Fees

Early Account Closure (<i>within 90 days</i>)	\$25.00
Dormant Fee (<i>at account closing 3 years</i>)	\$25.00
Deposited Item Returned	\$10.00

Corporate Checks

First 6 per month	Free
Each Check after 6 per month	\$1.00
Stop Payment	\$20.00
Copy of Paid Check	\$3.00

Money Orders

Fee per Money Order	\$2.00
Stop Payment	\$20.00
Copy of Paid Money Order	\$3.00

Share Draft (Checking) Fees

NSF Item Returned	\$25.00
Paid NSF Item	\$25.00
Stop Payment	\$20.00
Account Reconciliation (<i>per hour</i>)	\$20.00
Copy of Paid Draft	\$3.00
Account History	\$2.00
Counter Checks (<i>per check</i>)	\$0.50
Overdraft Transfer Fee	\$2.00
ACH Overdraft Transfer	\$2.00
Manually Cleared Drafts	\$5.00
Reverse Auto Transfer	\$10.00
Deposited Item Returned	\$10.00
Check Orders	Price Varies

Home Banking Fees

None - free to membership

Mobile Banking Fees

None - free to membership

Bill Pay Fees

Insufficient Funds	\$25.00
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Statement Fees

Monthly/Quarterly Statements	Free
<i>Exception: Home Banking users not enrolled in e-Statements</i>	\$2.00
Copy of Monthly Statement	\$2.00

Consumer Loans

Reverse Auto Transfer	\$10.00
Late Fee (<i>payment is 15 days+ past due</i>)	5% of payment
Loan Payment Check Returned NSF	\$10.00
Overdraft Line of Credit Transfer	\$10.00

Mortgage Fees

Origination Fee for Construction Loan	\$1,000.00
First Mortgage Document Preparation	\$300.00
Second Mortgage Document Preparation	\$200.00
Partial Release	\$200.00
Subordination	\$200.00
Mortgage Payment Check Returned NSF	\$10.00

Plastic Card Fees

Visa® Credit Cards	
Copy of Statement	\$3.00
Card Replacement	\$15.00
Draft Copy	\$5.00
Insufficient Fund Payment	\$25.00
Late fee (<i>20+ days</i>)	\$25.00
Visa® Debit Cards	
Card Replacement	\$15.00
Draft Copy	\$5.00
Visa® Credit and Debit Card Express Issue	
Card and PIN	\$70.00
Card Only	\$50.00
PIN Only	\$50.00
Visa® Gift Cards	\$3.00
Travel Cards	\$9.95

Safe Deposit Boxes

Rental Fee (<i>per year</i>)	
3x5	\$25.00
5x5	\$35.00
3x10	\$40.00
5x10	\$55.00
10x10	\$75.00
Key Replacement	\$25.00
Box Drilling	Drilling Charge + 10%

Miscellaneous Fees

Telephone Transfer (<i>non Easy-Reach</i>)	\$3.00
Return of NSF Electronic Item (ACH)	\$25.00
Outgoing Wires (<i>per attempt</i>)	
Within U.S.	\$20.00
Outside of U.S.	\$40.00
Incoming Wires	Free
Research Fee (<i>per hour</i>)	\$20.00
Stop Payment Electronic Item (ACH)	\$20.00
Canadian Checks	
\$500 or less	\$10.00
More than \$500	\$15.00
Backup Withholding Setup	\$10.00
Written Verification of Deposit-non SS	\$5.00
Written Verification of Loan-non SS	\$5.00
Notary Service (<i>members only</i>)	Free
Signature Guarantee (<i>members only</i>)	Free
Photocopies	
Less than 5	Free
More than 5 (<i>per page</i>)	\$0.25
Legal Process (<i>liens, writs, levies, etc. plus cost of research fee per hour and photocopies</i>)	\$50.00
Coin and Currency Zipper Bags	\$5.00
No Forwarding Address Fee (<i>per return</i>)	\$3.00
Outgoing Fax (<i>per page</i>)	\$1.00
Incoming Fax (<i>per page</i>)	\$1.00

Business Account Fees

Premium Business Checking (<i>per month</i>)	\$5.00
Premium Plus Business Checking (<i>per month</i>)	\$10.00
Paper Statements (<i>per month</i>)	\$5.00
e-Statements	Free