



Schedule of Fees and Charges

Effective May 1, 2019

Open Regular Share Account (new member) _____ **NO FEE**
 Home Banking24 (Online Banking) _____ **FREE**
 E-Statements (Electronic Statement Delivery) _____ **FREE**
 Bill Payer (*Introductory Offer- first 6 months free*)_per month _____ \$ 5.00

Postage Stamp Books (*3 Books Max. / month*) _____ **NO FEE**
 3rd Party Credit Union Check, \$500 or more _____ **NO FEE**
 3rd Party Credit Union Check, \$500 or less _____ \$ 3.00
 Money Order _____ \$ 3.00
 Gift Check _____ \$ 3.00
 Foreign Check Transaction _____ \$25.00
 NSF Returned Check _____ \$30.00
 Tax Levy/Garnishment _____ \$50.00
 Statement Reproductions (FREE via Home Banking24)
 Hard Copy Transaction Histories (DH) _____ \$ 5.00
 Re-Open Closed Regular Share Account (within 6 months) _____ \$ 20.00
 Inactive Account Fee (after 1 year, 18 yrs or older) _____per month \$ 5.00
 Dormant Account (inactive for 3 years) _____ \$100.00

SHARE DRAFTS

Share Draft Paper Statement Fee (*) _____ per month \$ 4.00
 (*) Waived for E-Statement participants and "Golden Age"
 (60 years of age or older with direct deposit)
 Stop Payment _____ \$25.00
 NSF Returned Item _____ \$30.00
 NSF paid by Share Transfer _____ \$ 5.00
 Copy of Draft (FREE via Home Banking24) _____ \$ 3.00

PERSONAL Share Drafts -

Per Transaction Charge _____ **NO FEE**
 "New Account" - first box of 50 Basic Checks _____ **FREE**
 "Golden Age" (60 yrs & d/d) 1 box of Basic Checks/yr _____ **FREE**

BUSINESS Share Drafts -

Per Transaction Charge (**) _____ \$ 0.50
 (**) Transactions are defined as deposits, checks paid, transfers, withdrawals, and ACH debits & credits.

WIRE TRANSFERS

Wire In- Domestic _____ \$10.00
 Wire In - International _____ \$10.00
 Wire Out - Domestic _____ \$25.00
 Wire Out - International _____ \$100.00

ACH

NSF Returned Item _____ \$30.00
 NSF paid by Share Transfer _____ \$ 5.00

ATM/VISA CHECK CARD [DAILY LIMITS: ATM-\$500, POS-\$1,500]

POS (Debit), Transfer, and Deposits _____ **NO FEE**
 Withdrawals (after 5 *FREE* Transactions / month) _____ \$ 1.75
 Balance Inquiries (after 5 *FREE* Transactions / month) _____ \$ 1.75
 NSF Recurring Transactions _____ \$30.00
 NSF paid by Share Transfer _____ \$ 5.00 Inactive
 Card Fee (after 6 months of no activity) _____per month \$ 1.00
 Inactive Card Fee (after 12 months of no activity) _____per month \$ 5.00
 Card Replacement _____ \$15.00

VISA CREDIT CARD

Annual Fee _____ **NO FEE**
 Late Payment Fee _____ \$25.00
 Return Check Fee _____ \$25.00
 Card Replacement _____ \$15.00
 Walk Thru Fee (member req'd expedited Card Replacement) _____ \$50.00

MISCELLANEOUS

Returned Statements: Incorrect Address Fee _____ \$ 4.00
 Account Research and Account Balancing _____per hour \$ 40.00
 Real Estate Subordination Fee _____ \$100.00
 Real Estate Loan Discharge Reissue Fee _____ \$100.00
 IRA Transfer Out Fee _____ \$ 25.00

Term Share Certificate: Early Withdrawal Penalty (****) 180 Days' Div
 (****) *This fee does not apply to mandatory IRA distributions.*