

FEE SCHEDULE
Effective 1/1/2025

Memberships	
Membership Fee	\$5.00 one-time
Dormant Account	\$5.00 per month after 24 months of inactivity
Statements	\$2.00 per statement
Bad Address on Record	\$2.50 per month
Savings Accounts	
Excessive Withdrawals	\$1.25 each transaction over 5 per month
Returned Check or ACH Deposit	\$30.00
Checking Accounts	
Non-Sufficient Funds (Unpaid NSF)	\$30.00 each
Courtesy Pay – Checks and ACH (Paid NSF)	\$30.00 each
Courtesy Pay – Debit Card (Paid NSF) ¹	\$30.00 each
Returned Check or ACH Deposit	\$30.00 each
Copy of a cleared check	\$2.00 each
Stop Payment	\$25.00 each
Box of Checks	Varies
Second Chance Checking	\$5.00 monthly
Club Accounts	
Returned Check or ACH Deposit	\$30.00 each
Money Market Accounts	
Excessive Withdrawals	\$3.00 each transaction over 3 per month
Returned Check or ACH Deposit	\$30.00 each
Individual Retirement Accounts	
Returned Check Deposit	\$30.00 each
Loans	
No Credit Check Loan Application	\$20.00 each
Late Payments	Up to \$30.00 each
Returned Payments	\$30.00 each
Payments by ACH or Debit Card	\$5.95 each
Credit Cards ²	
Foreign Transactions	0.80% to 1.00%
Late Payments	Up to \$30.00
Returned Payments	Up to \$30.00
Card Replacement Fee	\$5.00 each
Rush Fee	\$35.00 each
Document Copy Fee	\$2.50 each
Statement Copy Fee	\$2.50 each
Payments from another institution by ACH or Debit Card	\$3.00 each

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ATM & Debit Card Fees	
ATM Withdrawals	\$1.00 each
ATM Transfers and Balance Inquiries	\$1.00 each
Card Re-Order Fee	\$5.00 each
Rush Order	\$25.00 to \$50.00 each
Negative Balance via Debit Card	\$30.00 each
Bill Pay	
Returned Check or ACH Deposit	\$30.00 each
TransferNow (Account to Account Transfers)	
Incoming	FREE
Outgoing – Standard (3 business days)	\$2.00 each
Outgoing – Instant (next business day)	\$3.00 each
Zelle (Peer-to-Peer Payments)	
Receive Fund	FREE
Send Funds	FREE
Stop Payment	\$20.00 each
Wire Transfers	
Incoming Wire	\$5.00 each
Outgoing Domestic Wire	\$20.00 each
Outgoing International Wire	\$35.00 each
Returned Incoming Wire	\$5.00 each
International Wire Trace	\$25.00 each
Shared Branch	
Deposits	FREE
Withdrawals	\$3.00 each
Internal Transfers	\$2.00 each
Other Fees & Service Charges	
Money Orders	\$2.00 each
Official / Cashier Checks	\$10.00 each
VISA Gift Card Fee	\$3.00 each
Tax Levy Fee	\$50.00 each
Hourly Research Fee (one hour minimum)	\$25.00 hourly
ID Theft Service Fee	\$1.50
NOTE:	
¹ Courtesy Pay – Debit Card (Paid NSF): Members must opt-in to apply Courtesy Pay to their Debit Card transactions.	
² Visa Credit Card: See the Visa Application and Solicitation Disclosure for additional details.	