

# Fee Schedule



Checking Account	
Courtesy Pay Fee	\$ 35.00
NSF Fee (per presentment) ****	\$ 35.00
Funds Transfer Fee	\$ 2.00
Negative Account after 7 days, per day	\$ 2.00
Deposit Item Returned:	
Written by non-member	\$ 10.00
Drawn on own account ***	\$ 35.00
Live Phone Inquiries or Transfers, per ea.	\$ 5.00
Checks, Temporary, per eight (8)	\$ 5.00
Copy of Paid Check, per each	\$ 2.00
Foreign Check Currency Conversions	\$ 6.00
Share Account	
Reg D Fee **	\$ 5.00
Early Account Closing, within 6 months	\$ 25.00
Early Withdrawal – Club Account	\$ 5.00
Elite MMA/Minimum Balance, per month	\$ 7.50
If \$2,500 balance not maintained	
Debit and Credit Cards	
First eight (8) in-network ATM transactions	FREE
Nine or more transactions, each	\$ 2.00
Out-of-Network transactions, each	\$ 5.00
Plastic Card Replacement	\$ 5.00
Document Copy	\$ 5.00
Emergency Card Replace/Rush Delivery	\$ 30.00
Foreign International Transaction, each	1.00%
Credit Card Over limit Fee	\$ 30.00
Business Account Fees	
Business Checking, per month (for profit)^	\$ 5.00
Business Checking, per month (non-profit)	FREE
Business Cash Management, set-up	\$ 50.00
Monthly Service Fee	\$ 25.00
ACH Batch Fee, per batch	\$ 2.50
IRA Fees	
Transfer to Another Financial Institution	\$ 25.00
Unqualified Withdrawal (under age 59 ½)	\$ 10.00
Loan Fees	
Loan Payment Deferral or Skip Payment	\$ 35.00
Mortgage Payoff Statement	\$ 10.00
Loan Payment by Card / ACH (Repay)	\$ 9.95
Credit Union Issued Checks	
Credit Union Check, per each	\$ 5.00
Money Order, per each (max \$1,000)	\$ 3.00

Dormancy/Abandoned Accounts & Monetary Instruments	
Dormancy Fee	\$10.00 per month
Abandoned Cashier's Check & Money Order (6 month old)	\$ 15.00
Bill Pay	
Account-to-Account, Person-to-Person	\$ 2.00
Charitable Donation Special Check	\$ 1.99
Gift Check (Birthday, Graduation, Etc.)	\$ 2.99
Delivery Options (Special):	
Overnight Delivery	\$ 15.95
Second Day Delivery	\$ 9.95
Electronic Rush Payment	\$ 4.95
Other Services	
Account History Printout, per page	\$ 1.00
Account Reconciliation, per hour (\$10 min)	\$ 20.00
Account Research, per hour (\$10 min)	\$ 20.00
Check Cashing, per payee, per visit	\$ 5.00
Collection Item, incoming or outgoing	\$ 15.00
Fax Item, incoming or outgoing, per page	\$ 1.00
Bad Address Fee	\$ 5.00
Legal Order, Levy, Garnishment	\$ 50.00
Notary Service (members only)	FREE
Photocopy, per page	\$ 0.25
Postage:	
Overnight Delivery	\$ 39.00
Second Day Delivery	\$ 29.00
Paper Statement Fee	\$ 1.00
Stop Payment Fee, includes CU Checks	\$ 30.00
Title Handling & Perfection of Title	COST
Verification of Deposit, written	\$ 5.00
VISA Gift Card, per each	\$ 3.00
Wire Transfer, incoming	FREE
Wire Transfer, outgoing (No International)	\$ 25.00
Safe Deposit Boxes	
3 x 10 Box	\$50.00 per year
5 x 10 Box	\$100.00 per year
10 x 10 Box	\$140.00 per year
Key Deposit	\$ 25.00
Key Replacement	\$ 50.00
Drilling of Safe Deposit Box	\$ 125.00
Late Payment of Annual Rent	\$ 5.00

^monthly service fee applies if average monthly balance falls below \$5,000

\*\*Federal UCC Regulation D permits a total of six transfers from each savings account by telephone, audio response, home banking, and bill payment or by pre-authorized order each calendar month.

\*\*\*This applies to any deposit or loan payment drawn on an account owned by the account holder at another financial institution.

\*\*\*\*An NSF Fee is assessed each time an item is presented against insufficient funds and is returned to the payee. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate NSF Fee. We will charge an Overdraft Privilege Fee or NSF Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.



Effective January 1, 2023  
Subject to change without notice

