

# Fee Schedule



Checking Account	
Courtesy Pay Fee	\$ 25.00
NSF Fee	\$ 25.00
Funds Transfer Fee	\$ 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	
Banno for Business (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
Notary Service (members only)	FREE
Photocopy, per page	\$ 0.25
Postage:	
Overnight Delivery	COST
Second Day Delivery	COST
Paper Statement Fee	\$ 2.00
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

\*\*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.



**Effective August 1, 2025**  
Subject to change without notice

