Fee Schedule



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

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Dormancy Fee	\$10.00 per month
Abandoned Cashier's Check &	\$ 15.00
Money Order (6 month old)	ψ 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 preauthorized 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.