

Share Account Fees

Returned Item Fee	\$20.00	Per Item
Dormant Account Fee	\$5.00	Per Month After (1) Yr.
Check Cashing Fee – Non-Member,3rd Party	\$7.50	Per Item
Certified Check Fee	\$3.00	Per Item
Early Withdrawal of Christmas Club Fee	\$20.00	Per Item
Early Account Closure Fee Within 90 days	\$25.00	
**Accounts closed within 90 days of account opening, may be subject to an early account closure fee		

Share Draft Account Fees

NSF Transfer from Share Fee	\$7.50	Per Item
NSF/Overdraft Fee	\$33.00	Per Item
Stop Payment Fee	\$25.00	Per Request
Release Stop Payment Fee	\$3.00	Per Item
Returned Item Fee	\$20.00	Per Item
Counter Checks – Sheet of 3	\$1.00	Per Sheet of 3
Copy of Cleared Draft Fee	\$2.00	Per Item
Business Account Fee	\$5.00	Per Month

Electronic Funds Transfer Fee

ACH Stop Payment Fee	\$25.00	Per Item
ACH NSF Transfer from Share Fee	\$7.50	Per Item
ACH NSF Overdraft Fee	\$33.00	Per Item
Debit Card Replacement Fee	\$12.00	Per Card
Credit Card Replacement Fee	\$12.00	Per Card
Electronic Bill Pay	FREE	Per Month
Mobile Banking	FREE	Per Month

Other Service Fees (applicable to all accounts)

Check Protest Fee	\$25.00	Per Item
Money Order	\$2.00	Per Item
Foreign Item Processing	Up to \$75.00	Per Item
Fax Fee	\$3.00	Per page
Statement Copy Fee	\$10.00	Per Month
Returned Mail Fee	\$5.00	Per Item
Wire Transfer Fee – Domestic In & Out	\$25.00	Per Item
Wire Transfer Fee – International In & Out	\$50.00	Per Item
Account Research/Reconciliation	\$50.00	Per Hour

Loan Late Fees

VISA Gold Credit Card	\$25.00	Late Fee – 3 Day Grace Period
Consumer Loans	\$25.00	Late Fee – 10 Day Grace Period
Residential Loans	2% of P&I	Late Fee – 15 Day Grace Period