

# Services & Fees

Effective November 1, 2017

## Shares (Savings):

Minimum to Open	\$25
Excessive Withdrawal Fee (Over 6 per Month)	\$ 5
Re-opening Fee (Within 1 yr of closing, 90 day waiting period.)	\$25
IRA Annual Fee	\$ 0

## Share Drafts (Checking):

Member Rewards Checking	\$4.95/mo
Fresh Start Checking	\$9.95/mo
<u>Direct Deposit Checking (Avg Bal below \$250) (10/1/2017)</u>	<u>\$3.00/mo</u>
Insufficient Funds Item	\$35
Stop Payment Orders (6 months)	\$25
<u>Negative Balance Fee (Neg&gt;5 days on last day of month)</u>	<u>\$5</u>

## ATM & Debit Cards:

Replacement Card (Lost or Damaged)	\$10
Out of Network Withdrawals	\$2
International Transaction Fee	3%

## Wire Transfers:

Outgoing	\$25
Incoming	\$10

## Miscellaneous Fees & Charges:

Notary Fee for Non-Members	\$5
Official (Cashier's) Checks	\$3
Non-Members	\$4
Money Orders	\$1.50
Non-Members	\$2.50
Draft Copies	\$2.50
Copy of Statement	\$5
Account Printout	\$1
Return Mail Fee	\$5
Loose Coin (Over \$300.00)	\$10
Overdraft Transfer	\$5
Return Deposit Items (Includes Loan Payment Items)	\$35
Account Reconciliation (Per Hour)	\$25
Levy Processing Fee	\$20
Garnishment Processing Fee	\$30
Duplicate Lien Release	\$10
Inactive Account Fee (6 months of no activity)	\$5
Dormant Account Fee (6 months of no activity and returned mail)	\$5
IRS Duplicate Copies	\$5
Loan Payment Deferral (Skip a Payment)	\$25
Bill Pay Non-Use Fee (After 60 days non-use.)	\$5.95