

# Services & Fees

Effective December 05, 2016

## Shares (Savings):

Minimum to Open	\$25.00
Excessive Withdrawal Fee (Over 6 per Month)	\$5.00
Re-opening Fee (Within one year of closing, 90 day waiting period.)	\$25.00
IRA Annual Fee	\$0.00

## Share Drafts (Checking):

Member Rewards (Effective 01/2017)	\$4.95/mo
Fresh Start	\$9.95/mo
Stop Payment Orders (6 months)	\$35.00
Temporary Checks	\$1.00each

## ATM & Debit Cards:

Replacement Card (Lost or Damaged)	\$10.00
Out of Network Withdrawals	\$2.00
International Transaction Fee	3%

## Wire Transfers:

Outgoing	\$25.00
Incoming	\$10.00

## Miscellaneous Fees & Charges:

Notary Fee for Non-Members	\$5.00
Official (Cashier's) Checks	\$3.00
Non-Members	\$4.00
Money Orders	\$1.50
Non-Members	\$2.50
Special Mailing Fee	\$2.00
Draft Photo Copies	\$2.50
Photo Copy of Statement	\$5.00
Account Printout (Per Page)	\$1.00
Account Verification	\$5.00
Return Mail Fee	\$5.00
Loose Coin (Over \$300.00)	\$10.00
ACH International Transaction Fee	3%
Overdraft Transfer	\$5.00
Insufficient Funds Item	\$35.00
Return Deposit Items (Includes Loan Payment Items)	\$35.00
Third Party Collection Items	\$20.00
Account Reconciliation (Per Hour)	\$20.00
Levy Processing Fee	\$20.00
Garnishment Processing Fee	\$30.00
Duplicate Lien Release	\$10.00
Inactive Account Fee (6 months of no activity)	\$5.00
Dormant Account Fee (6 months of no activity and returned mail)	\$5.00
IRS Duplicate Copies	\$5.00
Loan Payment Deferral (Skip a Payment)	\$25.00
Bill Pay Non-Use Fee (After 60 days non-use.)	\$5.95