



Effective: June 21, 2016

## Fee Schedule

### Membership Fees

Account closed within 60 days of opening	\$	15.00
Dormant account fee (Accounts dormant 3 years or more)	\$	60.00
Minimum balance fee (combined shares & loans less than \$100)	\$	10.00

### Activity Fees

ACH payment origination	\$	5.00
Account activity printout	\$	1.00
ATM balance inquiry fee (per inquiry)	\$	2.00
Certified check or Cashier's check	\$	5.00
Check Cashing - non members	\$	10.00
Check Cashing (if chk. amt. greater than mems. total bal.)	\$	5.00
Collection item	\$	20.00
Copy of statement	\$	5.00
Domestic wire transfer	\$	25.00
Excessive withdrawal fee on savings (3 free per month)		\$ 2.00 each
Foreign wire transfer	\$	50.00
Holiday Club Account early withdrawal fee (per occurrence)	\$	5.00
Incoming wire	\$	5.00
Incorrect address / returned statement fee	\$	10.00
Negative shares fee (combined balances below \$0)		\$2.00 per day
Non-sufficient funds item	\$	36.00
Per ATM withdrawal after 5 free withdrawals per month	\$	2.50
Stop payments	\$	36.00
Telephone inquiries (non Audio Response)	\$	2.00
Teller/Bank counter checks	\$	2.00
VISA gift card	\$	3.00

### Checking Fees

Copy of check	\$	3.00
Courtesy share transfer to cover payment	\$	10.00
Fresh Start Checking Account monthly fee	\$	5.00
Temporary checks		4 for \$1.00
Replace lost ATM / Debit card	\$	10.00
Returned Checks Unpaid	\$	36.00

### Money Market Account Fees

Money market withdrawal or transfer (2 free per month)		\$ 5.00 each
--	--	--------------

### Loan Fees

Collateral Placement Insurance (per force placement)	\$	50.00
Loan Application Fee	\$	20.00
Loan late payment charge	\$	30.00
Mortgage Release (subsequent releases)		At Cost
Overdraft transfer from line of credit	\$	10.00
Payoff Request-regular loans	\$	15.00
Payoff Request-Mortgage	\$	50.00
Subordination Fee	\$	150.00

### VISA Fees

VISA late charge	\$	30.00
VISA NSF check	\$	36.00
VISA payment by phone	\$	5.00

### Miscellaneous Fees

Account research/Balancing assistance		\$ 20.00 per hour
Citations/Levies/Garnishments	\$	50.00
Money orders	\$	2.00
Notary	\$	2.00
Verification of Deposit/Loan/Mortgage/VISA	\$	10.00

Fees subject to change with 45 day notice