

Overdrafts**

Courtesy Pay (CP) Item Paid	\$27.75
Non-Sufficient Funds (NSF) Item Paid	\$27.75
Non-Sufficient Funds (NSF) Return Item	\$27.75
Overdraft Transfer (per transfer)	\$3.00*

Account Services

Collection Item Incoming	\$5.00
Collection Item Outgoing	\$5.00
Garnishment, Execution, Levy	\$10.00
Inactive Account (per month).....	\$5.00
Return Deposit Item	\$27.75*
Return Deposit Item - Business Account	\$5.00*

Member-Requested Services

Account Closing within 60 Days of Opening	\$5.00
Account Reconciliation	(\$15.00 minimum) \$15.00/hour*
Account Research	(\$15.00 minimum) \$15.00/hour*
IRA Account Closing Fee	\$25.00
Statement Copy - Previous Periods (each)	\$2.50*
Statement History Printout (Current Month Transactions)	\$1.00*
Stop Payment (all items)	\$20.00*

Checks

Check Photocopy	\$1.00*
Check Orders	Price varies by style
Temporary Checks (First 10 FREE for new accounts)	10 for \$1.00*

Debit Cards

Initial Card	No charge
Replacement Card	\$10.00*
Transaction without PIN	No charge
Transaction with PIN (ATM/POS Transaction)	First 5 FREE per month, \$0.75 each additional*
Non-U.S. Transactions	Applicable fees

Account Transfers

In Person Transfer	No charge
Online or Mobile Banking Transfer	No charge
PAT (Personal Automated Teller) Transfer	No charge
Telephone Transfer (per item)	\$2.50*

Club Accounts

Christmas Club Early Account Closing	\$10.00
Vacation Club	
One Annual Withdrawal	No charge
Additional Annual Withdrawal(s)	\$10.00

Fees are subject to change.

*Sales tax applies if charged to a checking account.

**The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft in-person withdrawal, ATM withdrawal, or other electronic means.

Items in red reflect a change.

Cashier Checks/Money Orders

Cashier Check Payable to Account Holder	No charge
Cashier Check Payable to Another Party	\$1.50*
Cashier Check Sent via Mail	\$1.50*
Money Order	\$1.50*

Wire Transfers

Incoming Wire (including foreign)	\$5.00*
Outgoing Foreign Wire	\$30.00*
Outgoing Wire	\$15.00*

Safe Deposit Boxes

Safe Deposit Box Rental (per year)	
Small Box (3x10x24 in.)	\$25.00
Medium Box (5x10x24 in.)	\$30.00
Large Box (10x10 x24 in.)	\$45.00
Safe Deposit Box Replacement Key	\$10.00
Safe Deposit Box Drilling	At cost

Credit Union Services

Non-Member Cash Advance	\$30.00
Non-Member Coin Counting Service	
\$25.00 & Up	\$5.00
\$24.99 & Under	20% of amount counted
Notary Service	No charge
Photocopies	5 FREE per month, \$0.10 each additional*

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