

Fee Schedule - April 1, 2026

Checking Services

Check Photocopies	Within Online Banking	No Fee
	With Teller Assistance	\$5.00 ea.
Non-Sufficient Funds & Courtesy Pay	Overdrafts caused by NSF Checks, ACH Debits, A2A Returns, Debit Card Charges, ATM Withdrawals and Online Bill Payments	\$25.00 ea.
Overdraft Protection & Transfer of Funds	Automatic Transfer from Shares to cover Overdraft of Checking Account	\$2.50 ea.
Paper Statement	Mailed Statements	\$3.00 per mo.
	Single check	\$15.00 ea.
	Range of checks (More than 2)	\$35.00
Stop Payments	ACH	\$15.00 ea.
	Check Orders	Varies per item
	Temporary Checks	\$5.00 for 4 cks.

Electronic/Card Services

ATM Services	Using non-network ATMs may result in a surcharge from the ATM operator or network, which will be debited if you complete the transaction. Foreign card transactions incur a 1% fee for currency conversion.	\$2.50 ea.
ACH Origination	One-time set up fee	\$10.00
ACH Early Deposit	Post warehoused ACH credits early	\$10.00
Credit Card Services	Late Payment Fee	\$25.00
	Return Check Fee	\$25.00
	1st Replacement	No Fee
	Additional Cards (Custom Card when available)	\$10.00 ea.
	Rush Card	\$25.00 ea.

Collections

Collection Services	Foreign Item Collection	\$50.00 ea.
	US Dollar/Canadian	\$15.00 ea.
Other Collection Services	Levy, Garnishment (\$25.00 min.)	\$25.00 per hr.
	Collection Items from other Institutions	\$20.00 ea.

Miscellaneous Services

Balancing, Reconciliation & Research Services	Account Balancing, ATM Deposit Error & General Research (1 hr. min.)	\$35.00 per hr.
Copies of Statements	(E-Statements are free)	\$3.00 ea.
Cashier's Check*	Certified Funds	\$3.00 ea.
Corporate Check*	Payable to non-member	\$1.00 ea.
Dormant Account	12 mos. Inactivity & 18 years of age or older	\$5.00 per mo.
Expedited Shipping Fee	For Fed Ex/US Postal Shipments with expedited status	Cost of Service plus \$5.00
Interim Account History Printouts	Fee online	\$5.00 per pg.
Invalid Address-Return Mail	Undeliverable Mail Handling	\$5.00 per occ.
Money Orders	Up to \$1000	\$1.00 ea.
Payments by Phone	ACH, Visa Debit or Credit Card	\$5.99
Return Deposited Items/CU Checks/ACH Returns	Cashed/Deposited Return Item	\$15.00 ea.
Skip-a-Pay	Deferral of Loan Payment (Consumer)	\$25.00 ea.
Check by Phone		\$6.00
Wire Transfers	Domestic Wire In	\$10.00 ea.
	Domestic Wire Out	\$15.00 ea.
	International In	\$10.00 ea.
	International Out	\$50.00 ea.
Safe Deposit Box Rental		Varies by size
Safe Deposit Box Lost Key Replacement		Priced at time of service
Safe Deposit Box Duplicate Key		Priced at time of service

*Fee may be reduced or waived depending on account relationship