



CONSUMER SCHEDULE OF FEES

Effective February 1st, 2024

Checking Account	
Minimum Opening Deposit	N/A
Check Copy	\$2 per Copy Requested
Check Order	Prices vary with style
Minimum Daily Balance	N/A
Monthly Maintenance Fee	N/A
Process Items Per Statement	N/A
Stop Payment - Consecutive Numbers	\$60.00 per Item Requested
Stop Payment	\$30.00 per Item Requested
Temporary Checks	\$6.00 per 1 page of 4 (initial set of 12 starter checks are N/A)
Digital Services	
Mobile Banking	N/A
Online Banking	N/A
Electronic Bill Payment	
Bill Pay	N/A
Stop Payment	\$30.00 per Item Requested
Third Party Investigation	\$35.00 per Investigation Requested
Money Market Savings Account	
Below Minimum Average Daily Balance	\$10.00 per Month
Automatic Clearing House (ACH)	
Initial Setup Fee	N/A
Monthly Fee	N/A
Returned Item Fee	\$30.00 per ACH Item Returned
Courtesy Pay Paid Negative Fee	\$30.00 per ACH Presentment
Automatic Clearing House (ACH) Stop Payment or Revocation of Authorization	\$30.00 per Occurrence if ACH was originated by another financial institution.
Other Services	
Account Collection	\$50.00 for account in overdraft that results in a charge-off. Fee added to total amount of charge-off and subject to credit reporting.
Account Number Reassignment	\$20.00 per Reassignment
Account Reconciliation and Research	\$10.00 per 30 Minutes with a 30-minute minimum of research conducted.
Cash Deposits	N/A
Cash Orders	N/A
Deposit Correction	N/A
Dormant Account - 12 months with no financial activity	\$10.00 per Quarter OR waived if account balance is \$100.00 or greater and has an IRA.
Foreign Funds Collection	\$15.00 per Presentment
Lien, Levy & Garnishment Processing	\$75.00 per Occurrence
Non-Sufficient Funds (NSF) / Overdraft Fee (Includes: Check, ATM, Courtesy Pay and all other electronic debits due to non-sufficient funds / overdraft.)	\$30.00 per Presentment
Non-member cashing Call Federal issued check	\$5.00 per Check Item
Payments online or by telephone with debit card	\$4.99 per Transaction
Printed Statement sent in the mail	\$2.00 per Statement
Returned Deposited Items; Member – Liability	\$35.00 per Deposit Item Returned
Returned Deposited Items; Third Party	\$20.00 per Deposit Item Returned
Returned Mail	\$10.00 per Item Returned
Statement Copy	\$5.00 per Copy
Teller Check	\$5.00 per Item after 1st check when multiple checks are requested per day.
Visa Gift Cards	\$3.00 per Card
Visa Debit Card	
Out of network ATM fee	\$2.00 per Withdrawal
Customizable Visa Debit Card	\$10.00 per Card
Plastic Card Replacement	\$10.00 per Card
Rush Order for Debit Card	\$30.00 per Card
Visa Debit Card Reactivation	\$60.00 per Occurrence
International ATM Transaction	1.5% of Transaction
International Purchase Fee	1.5% of Transaction
Wire Services	
Wire Transfer: Domestic - Incoming	\$10.00 per Transfer
Wire Transfer: Domestic - Outgoing	\$25.00 per Transfer
Wire Transfer: International - Incoming	\$10.00 per Transfer