



FEE SCHEDULE

Share & Share Draft

	Basic	Silver	Gold	Platinum
Account Closure within 90 days	\$5.00	\$5.00	None	None
Account Re-Open within 6 months	\$25.00	\$25.00	\$25.00	\$25.00
Account Records Research (Per hour)	\$25.00	\$25.00	\$25.00	None
Account Balancing	\$25.00	\$25.00	None	None
Bad Address	\$10.00	\$10.00	None	None
Dormant Account	\$50.00	\$50.00	None	None
Escheated Accounts	\$50.00	\$50.00	\$50.00	\$50.00
Money Market minimum balance fee	\$25.00	\$25.00	\$25.00	None
Business Money Market minimum balance fee	\$25.00	\$25.00	\$25.00	\$25.00

ATM/Debit Card

	Basic	Silver	Gold	Platinum
ATM or Debit Card Replacement	\$10.00	\$10.00	None	None
ATM or Debit Card Rush/Expedited	\$25.00	\$25.00	\$25.00	\$25.00

Loans

	Basic	Silver	Gold	Platinum
Consumer Loan Origination Fee (up to \$250.00)	0.25%	0.25%	0.25%	None
Loan late payment Fee	based on type of loan see docs			
Forced Placed Insurance (Per Account)	\$25.00	\$25.00	\$25.00	\$25.00
UCC (Uniform Commercial Code)	\$15.00 fee per every 5 years of loan			

NSF & Overdraft & Stop Payments

	Basic	Silver	Gold	Platinum
Non-sufficient Fund Fee (Per Item)	\$25.00	\$25.00	\$25.00	None
Courtesy Pay Fee (Per Item)	\$25.00	\$25.00	\$25.00	None
Returned Item Fee (Fraudulent) Per Item	\$25.00	\$25.00	\$25.00	\$25.00
Returned Item Fee (To/From Same Member) Per Item.....	\$25.00	\$25.00	\$25.00	\$25.00

Wires

	Basic	Silver	Gold	Platinum
Domestic Wire fee				
Incoming	\$5.00	\$5.00	\$5.00	None
Outgoing	\$25.00	\$25.00	\$25.00	None



Cash Alternatives

	Basic	Silver	Gold	Platinum
Corporate/Cashier Checks	\$5.00	\$5.00	None	None
Money Order	\$2.00	\$2.00	None	None
Counter/Starter Checks (4 per page)	\$1.00	\$1.00	None	None
Visa Gift Card	\$5.00	\$5.00	\$5.00	\$5.00
Visa Travel Card	\$10.00	\$10.00	\$10.00	\$10.00

Other

	Basic	Silver	Gold	Platinum
ACH Early Posting	\$10.00	\$10.00	None	None
Business Account Payroll Processing	\$5.00 if online Disclosed in Payroll Agreement			
Foreign Currency Transaction fee	1.00%	1.00%	1.00%	1.00%
Foreign Item Conversion fee (Per Item)	\$8.00	\$8.00	\$8.00	\$8.00
Garnishment or Tax Levy (Per Item)	\$50.00	\$50.00	\$50.00	\$50.00
Online Bill Pay fee (free w/E-statements)	\$3.00	\$3.00	None	None
Phone Transfer fee	\$5.00	\$5.00	\$5.00	None
Statement Copy fee (Per Statement)	\$5.00	\$5.00	None	None
Cancelled Check Copy (Per Item)	\$1.00	\$1.00	None	None
Medallion Stamp	None	None	None	None
Non-Members \$25.00				
Notary Service	None	None	None	None
Non-Members \$10.00				
Skip-A -Pay	\$20.00	\$20.00	None	None
Stop Payment fee (Per Request)	\$20.00	\$20.00	None	None

Effective date 2-1-2026